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Report re housing.





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**BUREAU OF  
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1935 C.66 S.12

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1946 C.64. S.1

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Vol. 79. p. 1181

# REPORT *RE* HOUSING

INCLUDING

ACT, RULES AND REGULATIONS,  
HOUSING STANDARDS, PROVISIONS  
TO BE CONSIDERED, AND FORMS

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



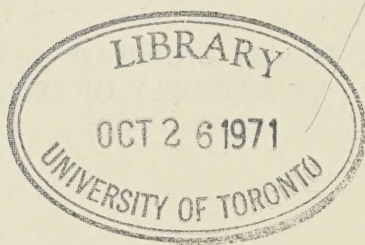
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To His Honour, COLONEL SIR JOHN STRATHEARN HENDRIE, K.C.M.G.,  
C.V.O.,

*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

I herewith beg to present for your consideration the Report of the "Bureau of Municipal Affairs" *re* Housing, which includes Rules and Regulations, Housing Standards, Provisions, Forms, and general information for Municipalities coming under the provisions of "The Ontario Housing Act, 1919."

Respectfully submitted,

W. D. MCPHERSON,  
*Provincial Secretary.*





TO THE HONOURABLE W. D. MCPHERSON,

*Provincial Secretary of the Province of Ontario.*

SIR,—I have the honour to submit for your approval a Report of the "Bureau of Municipal Affairs" *re* Housing, which includes Rules and Regulations, Housing Standards, Provisions, Forms, and general information for Municipalities coming under the provisions of "The Ontario Housing Act, 1919."

I have the honour to be, Sir,

Your obedient servant,

J. A. ELLIS,

*Director of the Bureau of Municipal Affairs.*



## INTRODUCTION.

This Report contains:—

“The Ontario Housing Act, 1919.”

Rules and Regulations made by the Director.

Housing Standards Adopted by the Province.

Provisions which must be considered in connection with sites and the houses to be erected thereon.

Forms.

### FORMS.

It is particularly desired that the forms given in this Report should be carefully perused and considered. It is expected that these forms, together with the explanatory notes thereto, will enable the administration of the Act to be carried out in a satisfactory manner.

In order to avoid delay in obtaining the approval of the Director to the various matters which require his approval, careful attention should be paid to filling in in the forms the exact information required.

### EXPENSES OF HOUSING COMMISSION.

It is recommended that each Housing Commission should, where possible, retain the services of a Solicitor, an Architect, and an Inspector of Buildings.

The Solicitor will be required in connection with the deed to be given to the Commission by a person who owns a lot, and obtains a loan for the erection of a house thereon. The Solicitors' charges are to be paid by the person obtaining the loan.

The Architect will prepare plans and specifications, and give such advice as may be necessary.

The Inspector will supervise the construction of the houses, and see that the plans and specifications which have been approved are complied with.

The costs or charges of such Architect and Inspector can properly be charged against each house or loan *pro rata*.

It is suggested that an arrangement be made with both the Solicitor and the Architect for a fixed reasonable scale of charges.

In the larger municipalities it may be necessary to employ a Secretary for the Housing Commission, and other clerical assistance. There may also be some office expenses. The salaries and expenses in this connection are to be paid by the municipality. This also applies to the cost of collecting the monthly payments.

In the smaller municipalities some municipal official or officials can probably do this work of collection and administration.

### PLANS AND SPECIFICATIONS.

*See Regulation No. 1.*

The plans and specifications issued by the Ontario Housing Committee are not compulsory.



The Housing Standards set out herein at pages 19-23 are, however, compulsory, and must be followed. Particular attention is directed to the space between buildings, and "open spaces" mentioned on page 19.

#### INTEREST DURING CONSTRUCTION.

*See Regulations Nos. 5 and 6.*

Where land is acquired by a Housing Commission or a Company, and houses erected upon only part of it, the Province will charge interest on the money advanced for the purchase of the balance of the land unbuilt upon. A reasonable time will be given within which to build upon the land before requiring the commencement of repayments on account of money so advanced.

#### ACQUIRING LAND.

The approval of the Director is necessary in this case. See "Section 22 (1) of the Act and forms given herein. The Province will place at the disposal of any Housing Commission free of charge the services of an Expert Town Planner, and an Engineer of Water and Sewerage. If a municipality engages its own Town Planner or Engineer, the charges therefore can be divided *pro rata* between the houses erected.

#### SALE OF HOUSES BY A COMMISSION OR COMPANY.

A Commission or Company can acquire land and erect houses thereon. (Section II of Act) Such houses must be sold on the monthly payment plan, but it is entirely optional with the Commission or Company what cash payment will be required in each case, or what security will be accepted in lieu of a cash payment.

#### WHEN COMMISSION OR COMPANY TO COMMENCE REPAYMENT OF LOAN.

Special attention is drawn to the *Notes* at the foot of the forms for "Determination by Director of date when a Commission is to commence repayment of a loan," and "Determination by Director of date when a Company is to commence repayment of a loan." If no application is made to the Director respecting the date when repayment of a loan to the Province by a Commission or Company is to commence the Director will fix the date, as mentioned in such *Notes*, without communication with the Commission or Company.

#### FORMS OF AGREEMENT OF SALE AND MORTGAGE.

The forms of Agreement for Sale, and Mortgage by Farmer, herein-after set out, are obligatory, and cannot be varied except with the approval of the Director.

The form of Mortgage to be given by a Housing Company shall be followed, but the complete terms and conditions of each such mortgage shall also be subject to approval by the Director. (See Subsection 3 of Section 21 of the Act.)

## OTHER FORMS.

The use of the remainder of the forms herein contained is not obligatory, but it is strongly recommended that they be followed as far as practicable.

## DEEDS.

When a person obtains a loan for the purpose of erecting a house for his own occupation on an unencumbered lot owned by him he is, under the provisions of Subsection 3 of Section 14 to convey to the Housing Commission such lot. No form of Deed for such conveyance is supplied in this report, because in such a case the ordinary short form Deed is to be used. This is the form provided for in "The Short Forms of Conveyances Act," Chapter 115, R. S. O., 1914.

When a purchaser under an agreement of sale becomes entitled to a conveyance from a Housing Commission such conveyance is to be in the form of a Deed such as is given by an executor or trustee. There should also be a Recital in the conveyance or Deed, to the effect that the purchaser has paid the full amount of the purchase price, and complied with all the covenants and conditions contained in the agreement of sale, etc.

## PROCEEDINGS TO CANCEL AGREEMENT OF SALE.

The forms and procedure given in connection with this matter should be carefully considered and followed.

This Report is issued by the Bureau of Municipal Affairs.  
Address all communications, and send all letters, to

J. A. ELLIS,  
*Director,*

Parliament Buildings,  
Toronto.

April, 1919.





2ND SESSION, 19TH LEGISLATURE, ONTARIO  
1 EDWARD VIII, 1936

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# BILL

An Act to amend The Ontario Housing Act, 1919.

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MR. CROLL

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No. 128

1936

# BILL

## An Act to amend The Ontario Housing Act, 1919.

**H**IS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:

Short title.

**1.** This Act may be cited as *The Ontario Housing Amendment Act, 1936*.

1919,  
c. 54, s. 10,  
amended.

**2.** Section 10 of *The Ontario Housing Act, 1919*, is amended by adding thereto the following subsection:

Treasurer  
and his  
duties and  
audit.

(13) The treasurer of the municipality shall be the treasurer for the Commission, and shall keep all its accounts and receive its revenues and apply the same as required by this Act and the regulations, and the accounts and transactions of the Commission shall be audited annually by the auditor for the municipality.

1919, c. 54,  
amended.

**3.** *The Ontario Housing Act, 1919*, is amended by adding thereto the following section:

Abolition of  
commission  
and transfer  
of assets to  
council.

10a.—(1) With the approval of the director, the council of any municipality to which this Act applies may by by-law abolish the commission, and upon such by-law coming into force the commission shall cease to exist, and the whole of its undertaking, property, deeds, agreements, leases, mortgages and other assets shall be and become transferred to and vested in the corporation of such municipality, and be subject to the control and management of the council, and for such purpose it shall not be requisite that any conveyance, transfer or assignment thereof be executed or made.

Powers and  
duties of  
council.

(2) When the undertaking, property and assets of a commission are vested in the municipal corporation under this section, the council shall thereafter carry

out and enforce the provisions of this Act and the regulations, and of every deed, agreement, lease, mortgage, and other engagement subsisting at the time of such vesting, and according to the terms and conditions thereof, and the council shall have and may exercise all the powers and shall perform all the duties of a commission.

4. Section 17 of *The Ontario Housing Act, 1919*, is amended 1919,  
by adding thereto the following subsection: c. 54, s. 17,  
amended.

- (2) Notwithstanding any provision of this Act, any house which has been repossessed by and become vested in a commission by reason of an agreement of sale or re-sale thereof having been cancelled or determined, or by reason of any foreclosure or exercise of power of sale under a mortgage, may be leased or resold to any person, at such price and upon such terms and conditions as the director may approve. Power of re-sale, and terms thereof.

5. Section 20 of *The Ontario Housing Act, 1919*, is amended 1919,  
by adding thereto the following subsections: c. 54, s. 20,  
amended.

- (6) The revenues of a commission shall first be applied in repayment of any loan made by the Province in accordance with the requirements of this Act and the regulations, and no part of such revenues shall otherwise be applied, except with the approval of the director. Application of commission revenues.
- (7) The treasurer of the municipality shall before the estimates of council for any year have been adopted, lay before council a financial statement of the affairs of the commission for the last preceding year, and a statement of any estimated deficiency in the revenues of the commission for the current year. Treasurer to submit financial statement to council.
- (8) The council shall provide and include in its estimates for every year an amount sufficient to meet any deficiency in the revenues of the commission for such year and levy a rate therefor, unless the director has otherwise approved. Appropriation by council for deficiencies.
- (9) If in any year the revenues of a housing commission are insufficient to repay to the Province all instalments of the loan falling due in such year, the council shall provide and pay the amount of the deficiency unless the director has otherwise approved. Payment of deficiencies by council to repay loans.

6. *The Ontario Housing Act, 1919*, is amended by adding thereto the following section: 1919, c. 54,  
amended.

Transfer by  
housing  
companies.

22a. A housing company incorporated under *The Housing Accommodation Act*, being chapter 220 of the Revised Statutes of Ontario, 1914, and which Act has since been repealed, may with the approval of the director transfer its assets and undertaking to any other corporation, but subject to the liabilities which attach to such assets and undertaking at the time of transfer, and the provisions of this Act and the regulations shall apply to the corporation as if it were a company within the meaning of this Act.

1919,  
c. 54, s. 25,  
amended.

7. Section 25 of *The Ontario Housing Act, 1919*, as amended by section 12 of *The Statute Law Amendment Act, 1935*, is further amended by adding thereto the following subsection:

Special  
regulations  
to prevent  
losses, etc.

- (4) The director may make such regulations and give such directions with respect to the undertaking and affairs of a commission or company which have become so financially involved that the municipality may sustain losses in respect thereto, or that repayment of the loan made by the Province is, or is likely to be, deferred or fall into arrears, or not be made in full, or which are not being properly and efficiently managed and administered, and every such regulation and direction shall be carried out, observed and enforced in the same manner and to the same extent as in the case of a regulation made under subsection 1, subject to an appeal therefrom to the Lieutenant-Governor in Council, who may rescind or vary any regulation or direction of the director, or require the same to be adhered to, and it shall not be necessary that any regulation or direction made or given under this subsection be published in the *Ontario Gazette*.

Commence-  
ment of Act.

8. This Act shall come into force on the day upon which it receives the Royal Assent.









BILL

An Act to amend The Ontario Housing  
Act, 1919.

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*1st Reading*

April 1st, 1936

*2nd Reading*

April 6th, 1936

*3rd Reading*

April 8th, 1936

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MR. CROLL

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# AN ACT TO PROVIDE FOR THE ERECTION OF DWELLING HOUSES.

Assented to 20th March, 1919.

**W**HEREAS the Government of the Dominion of Canada <sup>Preamble.</sup> has made provision for lending money for twenty years with interest at the rate of 5 per cent. per annum to the Provinces of Canada for the purpose of promoting the erection of dwelling houses; and whereas the Province of Ontario desires to borrow from the Dominion of Canada a portion of the fund for the purpose of lending the same to municipal corporations to promote the erection of dwelling houses throughout Ontario; and whereas the Province of Ontario also desires to borrow from any person such further sums as may be deemed necessary for the purposes of this Act: Therefore, His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts follows:—

1. This Act may be cited as *The Ontario Housing Act, 1919.* <sup>Short title.</sup>

2. This Act shall apply to any local municipality the council <sup>Application of Act.</sup> of which passes a by-law declaring that it shall apply.

3. In this Act,—

<sup>Interpre-  
tation.</sup>

(a) "Commission" shall mean a Housing Commission <sup>"Commis-  
sion."</sup> appointed by a municipal corporation for the purposes of this Act!

(b) "Company" shall mean a company incorporated <sup>"Company."  
Rev. Stat.,  
c. 220.</sup> under *The Housing Accommodation Act*;

(c) "Director" shall mean the Director of the Bureau <sup>"Director."</sup> of Municipal Affairs, or such other person or body as may be designated by the Lieutenant-Governor in Council;

(d) "House" shall include all necessary improvements <sup>"House."</sup> and conveniences.

4. The Lieutenant-Governor in Council, for the purposes of <sup>Power to  
borrow  
from the  
Dominion.</sup> this Act, other than loans to farmers as provided by section 13, may from time to time borrow from the Dominion of Canada

such sums of money as the Dominion of Canada may be willing to lend to it, payable within a period not exceeding twenty years from the date of the loan, and bearing interest at the rate of 5 per cent. per annum, payable half-yearly.

Power to borrow from any person.

**5.**—(1) The Lieutenant-Governor in Council, for the purposes of this Act, may also from time to time borrow from any person other than the Dominion of Canada such further sums of money as he may deem necessary.

(2) The money so borrowed shall be payable within a period not exceeding twenty years, and shall bear interest at such rate as may be fixed by the Lieutenant-Governor in Council.

Money borrowed to form part of Consolidated Revenue Fund.

**6.** The money borrowed under sections 4 and 5 shall be charged upon the Consolidated Revenue Fund of Ontario, and shall be paid into and form part of that fund.

Loans by Province to Municipal Corporation.

**7.** The Lieutenant-Governor in Council may from time to time lend to a municipal corporation the full cost of the land acquired and the houses erected by its commission under the provisions of this Act, as fixed and determined by the director, and all money required to enable its commission to make the loans provided for by sections 12 and 13 and payment on account of the cost of such houses and on account of such loans shall be made by the province to the corporation from time to time during the progress of the work on estimates furnished by the commission to and approved by the director.

Restriction on money borrowed from Dominion.

**8.** No part of the money borrowed from the Dominion of Canada shall be applied in making loans to farmers, provided for by section 13.

Power of Municipal Corporations to borrow without assent of electors.

**9.**—(1) A municipal corporation, for the purposes of this Act may, without obtaining the assent of the electors, pass by-laws from time to time for borrowing from the Province of Ontario such money as the director may approve of, and may issue debentures for the payment of the money borrowed.

Limit of borrowing powers not affected.

(2) Any money borrowed by a municipal corporation under the provisions of this Act shall not be counted in ascertaining whether the limit of its borrowing powers has been reached under any general or special Act.

Appointment of Housing Commission.

**10.**—(1) The council shall, by the by-law declaring that this Act shall apply or by another by-law forthwith appoint a commission to be known as the Housing Commission of the (*naming the municipality*) for the purpose of carrying out the provisions of this Act.



(2) Such commission shall be a body corporate and shall be composed of the head of the council for the time being and two or four persons resident in the municipality who are not members of the council. <sup>How composed.</sup>

(3) The members of the commission, other than the head of the council, shall hold office for two years and until their successors are appointed, except that in making the first appointment the council shall designate one of the two members or two of the four members, as the case may be, who shall hold office for one year. <sup>Term of office.</sup>

(4) In a city having a population of not less than 100,000 the commission may be composed of five persons resident in the municipality who are not members of the council, who shall hold office for five years and until their successors are appointed except that in making the first appointment the council shall designate one who shall hold office for one year, one who shall hold office for two years, one who shall hold office for three years, and one who shall hold office for four years, and one who shall hold office for five years. <sup>In city over 100,000.</sup>

(5) In the case of a vacancy in the office of a member before the expiration of his term, the council shall appoint a person to fill the vacancy for the unexpired term. <sup>Vacancies.</sup>

(6) The members of the commission may be paid such salary or other remuneration as the council may think proper and shall be eligible for re-appointment. <sup>Salary or remuneration.</sup>

(7) The commission shall elect a chairman and a vice-chairman, who shall preside at all meetings of the commission in the absence of the chairman. <sup>Chairman, vice-chairman.</sup>

(8) The commission shall have a corporate seal and all agreements of sale, conveyances and other documents shall be executed by the chairman, or vice-chairman, and by the secretary under the corporate seal, but where by oversight the seal has not been affixed, it may be affixed at any time afterwards, and, when so affixed the agreement of sale, conveyance or other document shall be as valid and effectual as if it had been originally sealed. <sup>Corporate seal.</sup>

(9) The clerk, assessment commissioner, assessor, treasurer, architect, engineer and other officers of the municipality shall, at the request of the commission, do and perform all such duties under this Act as they would do and perform for the council in the like case if the carrying out of the provisions of this Act had been conferred on the council. <sup>Municipal officers to perform duties.</sup>

Payment  
out of  
money by  
treasurer.

(10) The money borrowed from the province by the corporation shall be paid out by the treasurer of the corporation on the certificate or order of the commission.

Separate  
accounts.

(11) The treasurer shall keep separate accounts of all money borrowed by the corporation or loaned by the commission.

Limit of  
powers of  
commission.

(12) The council may, by the by-law appointing the commission, or by another by-law, with the approval of the director, limit the powers of the commission to any one or more of the purposes set out in sections 11, 12 and 13.

Erection of  
dwelling  
houses for  
certain  
persons.

**11.—(1)** A commission may erect on land acquired by it, within the limits of the municipality, and any company may erect on land acquired by it in any municipality to which this Act applies, dwelling-houses of a class suitable for the accommodation of persons who have been on active service during the present war with the naval or military forces of Great Britain or her allies, and who are residents of Ontario, and working men and working women and men and women of moderate means.

Limit of  
cost.

(2) Except as provided by subsection (3), the cost of any house shall not exceed \$2,500 and the cost of the house and the land on which it is erected shall not exceed \$3,000.

When  
limit  
may be  
exceeded.

(3) In particular cases or in any particular municipality, with the approval of the director, the cost of a house may exceed \$2,500, but shall not exceed \$3,000, and the cost of a house and the land on which it is erected may exceed \$3,000 but shall not exceed \$3,600.

**11.—(a)** In a city having a population of not less than 100,000 the cost of a house and the land on which it is erected may exceed \$3,600, but shall not exceed \$4,000, but this section shall not come into force or take effect until it has been approved by the Governor-General in Council of Canada.

**11.—(b)** In particular cases or in any particular Municipality, with the approval of the Director, the cost of a house and the land on which it is erected may exceed \$3,600, but shall not exceed \$4,500, where such house is constructed with walls of brick, hollow-tile, stone or concrete, and roofing of fire-proof materials.

Loans by  
commission.

**12.—(1)** A commission may, with the approval of the director, make loans for the purposes of this Act, to

To com-  
panies.

(a) A company for not more than 85 per cent. of the actual value of the land and houses as determined by the director;

To private  
persons  
owning  
land.

(b) A private person who desires to erect a house for his own occupation on land owned by him to the full cost of the house and the limitations contained in subsections 2 and 3 of section 11 shall not apply so far as the value of the land is concerned;

(c) A private person who desires to erect a house for his own occupation on land owned by the commission to the full cost of the house if he pays in cash the value of the land or 10 per cent. of the value of the land and of the cost of the house or gives security approved of by the commission and the director for such payment in cash;

(d) A person who has been on active service during the present war with the naval or military forces of Great Britain or Her Allies, if he resides in the municipality and did so reside at the time of his enlistment, and, where he has died, his widow and his father or widowed mother, if they reside in the municipality, and who desires to erect a house for his or her own occupation on land owned by the commission, to the full cost of the house.

(2) The commission may, if it thinks proper, require any person to furnish any security, or make any payment or comply with any condition in addition to those set out in subsection 1.

**13.**—(1) The Lieutenant-Governor in Council, on the recommendation of the director and a commission with the approval of the director may make loans to a farmer who desires to erect a dwelling-house on his farm for the occupation of any married son and of any married man employed by him as a farmer, to the full value of the house.

(2) The provisions of this Act respecting loans by a commission shall apply, *mutatis mutandis*, to a loan made under subsection 1, except that a mortgage on the farm or part of it may, with the approval of the director, be taken as security for the loan.

**14.**—(1) No loan made by a commission shall be made upon any land or house not situate within the municipality for which the commission is appointed.

(2) Payments on account of such loans shall be made to the company or person by the commission from time to time during the progress of the work on estimates furnished to and approved by the commission.

(3) A person to whom a loan is made shall become a purchaser from the commission under an agreement of sale, for the amount of the loan in the case of an owner and for the amount of the loan and value of the land in other cases, and for that purpose the owner shall convey to the commission such part of his land as may be required by the commission.

**15.** The building scheme of a commission or company, including the location of the land, the laying out of it and the subdivision of it into lots, the position of the houses to be erected on it and the plans and specifications of them shall be subject to the approval of the director.

Persons to whom houses may be sold and conditions.

**16.**—(1) Houses erected by a commission or a company may be sold by it to any person mentioned in section 11, and the same shall be sold under an agreement, the form of which shall be approved by the director and which shall provide, among other things, for—

Monthly payments.

(a) Payment of an amount in each month, estimated by the director as sufficient to pay the purchase money and interest thereon at the rate of 5 per cent. per annum at the end of twenty years from the date of sale;

Interest on arrears.

(b) Payment of interest on arrears at the rate of 5 per cent. per annum;

Payment of whole purchase money.

(c) Payment at the option of the purchaser of the whole or any part of the purchase money at any time during the term of the agreement;

Cancellation of agreement.

(d) Power to cancel the agreement on default being made in any payment if the default continues for three months;

Assignment of agreement.

(e) Right of the purchaser before default and with the consent of the commission or company, or of the director, to assign the agreement;

and the agreement shall contain covenants by the purchaser to keep the house in repair and to pay taxes, local improvement rates and insurance.

Director to provide forms of agreement of sale.

(2) The director shall cause to be printed and sent to any commission or company, on request, a sufficient number of blank forms of agreement of sale for its use, and no charge shall be made against a purchaser for the completion and execution of them.

Application of Rev. Stat., c. 124, s. 48.

(3) The provisions of section 48 of *The Registry Act* as to the registration of mortgages endorsed “not to be recorded in full,” shall apply, *mutatis mutandis*, to agreements for sale made under this Act.

Sales to be at actual cost.

**17.** All houses sold by a commission or company shall be sold at actual cost as determined by the director.

Prohibition against renting except with leave of director.

**18.**—(1) A house erected or purchased under the provisions of this Act shall not be rented or leased by a commission or company except with the approval of the director or by a purchaser or a person who has built it out of money borrowed from



a commission, except with the approval of the commission or company as the case may be, and of the director, and any lease, agreement for lease or to rent made without such approval shall be null and void.

(2) This section shall not apply where the purchase money or the loan has been paid in full.

**19.**—(1) For the purpose of enforcing payment of the monthly instalments due under an agreement of sale, and of entering into possession after default, a commission or company shall have all the remedies which a landlord has against a tenant under *The Landlord and Tenant Act*, and the purchaser shall be deemed a tenant to the commission or company.

Enforcing  
payment  
of monthly  
instalment.

Rev. Stat.,  
c. 155.

(2) Where default has been made in any payment under an agreement of sale, and the default continues for three months and the purchaser refuses to give up possession to the commission or company, the director, on the application of the commission or company, may, by order, authorize and require any constable, with such assistance as he may need, to enter on and take possession of the premises for and on behalf of the commission or company.

Provision  
for taking  
forcible  
possession.

**20.**—(1) A loan made by the province to a municipal corporation shall be repaid within a period not exceeding twenty years from its date and shall bear interest at the rate of 5 per cent. per annum.

Repayments  
of loans to  
municipal  
corporations.

(2) Such loan shall be repaid in equal monthly instalments by the commission to the Treasurer of Ontario, commencing one month after a date fixed by the director, and shall be of the same amount as is required to be paid by a purchaser from the commission under an agreement of sale and interest at the rate of 5 per cent. per annum, shall be charged and payable on all monthly instalments in arrear.

Equal  
monthly  
instalments.

(3) As collateral security for the payment of the loan the corporation shall issue and deposit with the Treasurer of Ontario its debentures for the amount of the loan payable within a period not exceeding twenty years, and bearing interest at the rate of 5 per cent. per annum, payable yearly, and if the commission makes default in payment of any monthly instalment, the Treasurer of Ontario may sell or otherwise dispose of so much of such debentures as may be necessary to pay the instalment.

Debentures  
as collateral  
security.

(4) Where a company or person pays to the commission any amount in excess of the monthly instalments, the excess shall be forthwith paid to the Treasurer of Ontario and be applied in payment of the loan made to the corporation.

Case of  
payments  
in excess  
of monthly  
instalments.



Separate  
accounts.

(5) A separate account shall be kept of any money borrowed to make loans to farmers, as provided by section 13.

Repayment  
of loans to  
companies.

**21.**—(1) A loan made to a company shall bear interest at the rate of 5 per cent. per annum, and shall be repaid to the commission during a period not exceeding twenty years in equal monthly instalments, commencing one month after a date fixed by the director, and shall be of the same amount as is required to be paid to the company by a purchaser under an agreement for sale and interest at the rate of 5 per cent. per annum shall be charged and payable on all monthly instalments in arrear.

Mortgage  
as security.

(2) As security for the payment of such loans and of the monthly instalments, the company shall give to the commission a first mortgage on all the land and houses owned by it with respect to which the loan is made, payable within a period not exceeding twenty years from the date of the loan and bearing interest at 5 per cent. per annum.

Conditions  
of mortgage.

(3) The terms and conditions and the form of the mortgage shall be approved by the director.

Case of  
payments  
in excess of  
monthly  
instalments.

(4) When a person pays to a company any amount in excess of the monthly instalments then payable, 85 per cent. of such excess shall be forthwith paid by the company to the commission and shall be applied on the loan made to the company.

Power to  
acquire and  
expropriate  
land.

**22.**—(1) A commission or a company may, with the approval of the director, acquire by purchase or otherwise, or enter on and expropriate land for the purposes of this Act.

Board of  
arbitrators  
to determine  
compensation.

(2) The compensation to be paid for any land expropriated shall be determined by a sole arbitrator or by a board of arbitrators, composed of three persons, appointed by the Lieutenant-Governor in Council, and a sole arbitrator shall be deemed a board for the purposes of this section.

Procedure  
governing  
arbitration.

(3) The board may determine the compensation to be paid for the land expropriated in a summary manner upon seven days' notice in writing, served upon the owner or other person interested in the land, and on the commission or company expropriating it, and after hearing what is alleged by all parties, and without hearing any other evidence unless the board decides to do so, may forthwith make their award and the award so made shall be final and shall not be subject to appeal.

Amount of  
compensation.

(4) The compensation to be paid for the land expropriated shall be the amount which the board determines is its fair market value and nothing shall be allowed by reason of the land being available for the purposes of this Act or for any increase in value by reason of the commission or company contemplating

the construction of houses on it or providing better means of access or transportation thereto or by reason of the fact that the land is being expropriated.

(5) In determining the compensation to be paid, the board shall take into consideration the relative benefit or injury <sup>Case of severance of land.</sup> occasioned by the severance of the land of any person.

(6) The board may, if it thinks proper, retain the services of <sup>Valuator.</sup> a valuator for the purpose of assisting it in fixing the amount of the compensation.

(7) Where a commission or a company desires to use, for the <sup>Value of land</sup> purposes of this Act, any land acquired by gift or purchase, or <sup>acquired by gift or already owned.</sup> already owned by the municipal corporation or company, the board shall fix the value of such land.

(8) Except as otherwise herein provided, the provisions of <sup>Rev. Stat., c. 192.</sup> *The Municipal Act* as to expropriation and compensation shall *mutatis mutandis* apply.

**23.** No loan shall be made to any person, nor shall any <sup>Sales and loans only to British subjects.</sup> house be sold or rented to any person, nor shall any agreement for sale be assigned to any person, under the provisions of this Act, who is not a British subject.

**24.**—(1) The Lieutenant-Governor in Council may, from <sup>Appointment of officers, etc.</sup> time to time, upon the recommendation of the director, appoint one or more experts or persons having technical or special knowledge to assist the director, and such officers, clerks and servants as the director may require for carrying out the provisions of this Act.

(2) The salaries, remuneration and travelling expenses of all such experts or persons having technical or special knowledge and of all officers, clerks and servants, and such other persons as may be deemed necessary for the purposes of this Act, and all expenses incurred in carrying out the provisions of this Act shall be paid out of any money appropriated by the Legislature for that purpose.

**25.**—(1) The director may, with the approval of the <sup>Rules and regulations.</sup> Lieutenant-Governor in Council, make rules and regulations for the purpose of carrying out the provisions of this Act.

(2) The rules and regulations shall be published in the <sup>Publication.</sup> *Ontario Gazette*.

Certain  
by-laws  
confirmed.

**26.** Any by-law heretofore passed by a municipal corporation which is in substantial conformity with the provisions of this Act, is confirmed and declared to be legal, valid and binding.

Form of  
by-law

**27.** The by-law making this Act apply and appointing a commission may be according to Form "A" to this Act.

When Act  
takes  
effect.

**28.** This Act shall come into force forthwith on the passing of it.

### SCHEDULE "A."

BY-LAW TO BE PASSED BY A MUNICIPAL COUNCIL TO BRING MUNICIPALITY  
UNDER "THE ONTARIO HOUSING ACT, 1919," AND TO APPOINT  
A HOUSING COMMISSION.

*By-law No. . .*

The Municipal Council of the  
of  
follows:

hereby enacts as

1. The provisions of *The Ontario Housing Act, 1919*, shall apply to this municipality.

2. The head of the council of this municipality for the time being, and \_\_\_\_\_ and \_\_\_\_\_ are hereby appointed a commission, to be known as "The Housing Commission of the Municipality of the \_\_\_\_\_," for the purpose of carrying out the provisions of the said Act, and such commission shall be a body corporate.

3. The said \_\_\_\_\_ shall hold office for one year and the said \_\_\_\_\_

shall hold office for two years, and thereafter the members of the commission, other than the head of the council, shall hold office for two years.

4. Each appointed member of said commission shall hold office until his successor is appointed.

(If the members of the commission are to be paid a salary, or other remuneration, add a clause providing for same.)

Passed this \_\_\_\_\_ day of \_\_\_\_\_, 1919

*Mayor (or Reeve).*

*Clerk.*

[Seal of Corporation.]

NOTE.—When passed a certified copy of this by-law should be forwarded to the director.

## RULES AND REGULATIONS

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The following are the Rules and Regulations made by the Director of the Bureau of Municipal Affairs, and approved by His Honour the Lieutenant-Governor in Council on the 21st March, 1919, under the provisions of Section 25 of the Act.

1.—(a) Plans and specifications, together with an estimate of the cost of construction, in triplicate of all houses to be erected under the provisions of the Act other than by a Commission shall be submitted to the Commission, and by the Commission to the Director, for approval; provided, however, that such plans, specifications and estimate of cost may in the first place be submitted directly to the Director for approval. Two sets of such plans, specifications and estimate will be returned marked “approved” when satisfactory.

(b) Where a Commission proposes to erect houses, plans, specifications and estimate of cost in duplicate shall be submitted to the Director for approval, one set of which will be returned.

(c) All houses shall be erected in accordance with the plans, specifications and estimate of cost so approved.

2. The provisions of Subsections 2 and 3 of Section 11 of the Act shall apply to Subsection (b) of Section 12 (1), and Section 13 of the Act, in so far as the cost of a house is concerned.

3. The provisions of Subsections 2 and 3 of Section 11 of the Act shall apply to Subsections (c) and (d) of Section 12 (1) of the Act.

4. The security which may be given under Subsection (c) of Section 12 (1) of the Act may be in various forms. The following methods might be considered—

(a) The borrower depositing with the Commission or Company, stocks, bonds, debentures or other securities for money.



(b) The borrower giving the Commission or Company a power of attorney, or other authority to receive moneys, whether in the shape of salary or otherwise, which is or might thereafter become due and payable to the borrower; and authorizing the Commission or Company to apply same, or such portion thereof as may be agreed upon, on account of the payments to be made under the Agreement for Sale referred to in Section 16 of the Act.

(c) A responsible resident of the Municipality guaranteeing the payments which the borrower is required to make under such Agreement for a period to be agreed upon.

Interest  
during  
construction.

5. Whenever a loan is made under the provisions of the Act interest at the rate of 5 per cent. per annum shall be charged upon the amount loaned from the date at which it is advanced. Such interest from the actual date of the advance until a date to be fixed by the Director, shall be added to the amount of the loan, as being interest during reconstruction, and shall thereupon become part of the loan.

Interest  
during  
construction to be  
charged  
by a  
Commission  
or Company.

6. A Commission or a Company acquiring land or erecting houses under the provisions of the Act shall be entitled to charge interest at the said rate upon the amount paid for such land from the date of its payment, and upon the amount paid upon progress estimates for the construction of such houses, until a date to be fixed by the Director, and shall be entitled to include the proper proportion of such interest in the amount at which each of such houses is to be sold.

Commission  
may retain  
moneys  
to secure  
payment  
for labor  
and  
materials.

7. A Commission before making payment on a progress estimate, or the final payment on any loan, to a Company or to a person, must be furnished with such evidence as the Commission may require proving that all labour done and materials supplied for the house for which the loan is being made have been paid for, or will be paid for, out of the loan. The Commission is hereby authorized to retain from any progress estimate or final payment such amount as the Commission considers necessary to ensure that all the labour performed and materials supplied for such house will be paid for.

Building  
by-laws.

8. In a Municipality which has Building By-laws all houses shall be erected in accordance with such By-laws: Provided that the minimum requirements regarding general provisions and housing standards of the Province shall take precedence over the provisions of the Building By-laws of any Municipality.



pality where such provisions fall below the minimum requirements and housing standards of the Province.

**9.** A house erected under the provisions of the Act shall not be converted into a store or used for any purpose other than a dwelling, except with the approval of the Housing Commission of the Municipality. House not to be converted into store.

**10.** The Commission shall, by cheque payable to the Treasurer of Ontario, forward to the Director all payments made by it on account of any loan by the Province. Remittance of moneys to Province on account loan.

**11.** The debentures to be issued by a Corporation under the provisions of Subsection 3 of Section 20 of the Act as collateral security for the payment of the loan shall be serial debentures, that is to say, debentures payable in equal annual instalments of principal and interest, as provided for in Subsection 4 of Section 288 of The Municipal Act. Such debentures shall be deposited with the Treasurer of Ontario before the final payment on the loan is made to the Corporation by the Province. Serial debentures to be issued by municipality as collateral security for loan.

#### LOANS TO FARMERS.

**12.** Where a farmer, resident in a Municipality which has not come under the provisions of the Act, desires to obtain a loan under the provisions of Section 13 of the Act, he shall make application in writing therefor to the Director. Application for loan.

**13.** A farmer applying for a loan, either to the Director or a Commission, shall designate and set aside a piece or parcel of good agricultural land not less than one acre in extent, immediately adjacent to the proposed dwelling house, for the use of the occupant of such dwelling house. Parcel of land to be set aside.

**14.** Plans, specifications and an estimate of the cost of construction, in triplicate, together with a description of the piece or parcel of land to be so designated and set aside and sufficient to identify same, shall be submitted for approval as provided for in Clause 1 of these Regulations. Provided, however, that where the application for a loan is made to the Director the plans, specifications and estimate of cost will only be required to be in duplicate. Plans, specifications, and estimates.

**15.** A farmer obtaining a loan shall give a first mortgage on the whole of his farm to the Commission or the Lieutenant-Governor in Council, as the case may be, as security for the loan; provided, however, that with the approval of the Director, such mortgage may be given upon part only of the farm; and provided further that, with the like approval, a second mortgage may be given upon the whole farm. Mortgage to be given to secure loan.

Terms of  
mortgage.

**16.** The form of such mortgage shall be approved by the Director, and shall provide, amongst other things, for—

- (a) Payment of an amount in each month estimated by the Director as sufficient to pay the purchase money with interest thereon at the rate of 5 per cent. per annum at the end of twenty years from the date of the mortgage.
- (b) Payment of interest on arrears at the rate of 5 per cent per annum.
- (c) Payment at the option of the farmer of the whole or any part of the loan at any time during the term of the mortgage.
- (d) Right of the farmer before default and with the consent of the Commission or of the Director to sell and convey the property covered by the mortgage, subject to the mortgage.

And the mortgage shall contain covenants by the Farmer to keep the house in repair and to pay taxes and other rates and insurance.

Forms of  
mortgage.

**17.** The Director will cause to be printed and sent to any Commission on request a sufficient number of blank forms of mortgage for its use.

Remittance  
of moneys  
to Province  
on account  
loan.

**18.** Repayments on account of a loan made to a farmer by the Lieutenant-Governor in Council must be made monthly by Post office Order, Express Money Order or certified Bank Cheque, payable to the Treasurer of Ontario and forwarded to the Director.

## HOUSING STANDARDS.

The following Housing Standards have been recommended by the Ontario Housing Committee.

With the variations noted, these Standards have been adopted by the Province. *They must be followed in preparing plans and specifications.*

### STANDARDS.

These standards represent minimum requirements for safety, health, comfort and convenience in industrial houses.

It should be possible to exceed in most cases the minimum stated both in the size of rooms and in the size of lots. It is suggested that in new developments Ontario may aim at least to equal the new English standard of twelve houses to the gross acre in urban centres and eight houses to the gross acre in less populous districts.

#### Grouping.

It is recommended that a space of at least twelve feet be preserved between houses or groups of houses in all new developments; also in the case of houses with side windows, other than those from stairs, halls or pantries. However, where the size of lots is fixed, or where existing buildings interfere, a narrower space may be unavoidable, but such passage should be at least four feet wide, without windows other than those from stairs, halls or pantries. Houses of frame construction, in whole or in part, should have a space of at least fifteen feet between them.

(Note: The clear space between buildings will not be arbitrarily fixed. Whilst every effort must be made to see that a sufficient open space is allowed between buildings, this requirement will have to be governed largely by the circumstances of each particular case.)

Duplex houses or cottage flats are recommended only as a substitute for tenements. They should not be more than two storeys in height, and not more than three rooms in depth, except the end house of a duplex group, which may be four rooms in depth.

#### Open Spaces.

The rear of the house should be at least fifty feet from the rear of the lot. In new developments the front wall of the house, projecting steps or verandah should not be nearer than twenty feet to the street pavement or roadway.

(Note: Fifty clear feet at the rear of each lot will not be insisted upon, but provision must be made that the buildings will not occupy more than 50 per cent. of the lot.)

Space for garden is desirable, also play space for children. Local conditions will determine whether there should be individual or community allotments and playgrounds. Access to the rear should be provided: in the case of group houses service lanes are desirable. These should be paved.

drained, lighted, and not less than twelve feet in width. Four-foot passage ways between buildings should be paved.

**Outbuildings** are not desirable.

### **Fences.**

Open fences or hedges are recommended. Close board fences are not acceptable.

### **Size of Houses.**

Minimum number of rooms, four, exclusive of bathroom and kitchenette.

### **Arrangement of Rooms.**

No house should be more than two rooms deep unless it has at least twelve feet of clear space between it and the next building, in which case detached, semi-detached and group houses may be three rooms deep, and duplex houses may have a depth of four rooms.

### **Type of Houses.**

Four-room type: Living room, kitchen, 2 bedrooms and bathroom, or living room, dining room-kitchenette, 2 bedrooms and bathroom.

Five-room type: Living room, dining room-kitchenette, or kitchen, and 3 bedrooms and bathroom.

Six-room type: Living room, dining room, kitchen, 3 bedrooms and bathroom.

### **Minimum Size of Rooms.**

Living Room .....	144	sq. ft.	narrowest dimension	11	ft.
Dining Room .....	120	"	"	10	"
Kitchen .....	80	"	"	8	"
Kitchenette .....	50	"	"	6	"
Bedroom No. 1 .....	120	"	"	9	"
Bedroom No. 2 .....	100	"	"	8	"
Bedroom No. 3 .....	75	"	"	7	"
Bathroom .....	35	"	"	5	"

Where the kitchenette opens from the dining room with a doorway of six feet, the minimum combined width of dining room and kitchenette including the intervening partition may be fifteen feet.

### **Clothes Closets.**

Clothes closets to be provided for every bedroom, in addition to the areas specified, the closet to be not less than 22 inches deep, to be fitted with rod for coat hangers, and to have a door at least two feet in width.

### **Ceilings.**

Minimum height of ceilings—8 feet.

Sloping ceilings will be acceptable only under the following conditions: Roof space above that portion of ceiling to be of ample size, preferably



ventilated; space between rafters of sloping portion to be adequately ventilated into roof space; bedroom to have greater window area and better ventilation than the minimum permissible for a standard flat-ceiling room; bedrooms to have a minimum height of 8 feet over an area of at least 40 square feet, with a minimum flat ceiling width of  $3\frac{1}{2}$  feet, and a clear height of not less than 6 feet over an area of at least 75 square feet with a minimum width of 7 feet.

(Note: Ventilation of portions of open sloping ceilings into roof space will not be insisted upon. Insulation of sloping ceilings and flat roofs may be accepted instead.)

### **Furniture Space.**

Beds to be indicated to scale on plans (double beds 5 feet by 6 feet 6 inches; single beds, 3 feet by 6 feet 6 inches). Location of beds not to interfere with windows or doors. It is recommended that beds be free standing and not located in a corner or with the side against a wall. Space to be provided for two pieces of furniture in addition to bed. To allow moving of furniture, doors to be not less than 2 feet 6 inches in width.

### **Stairs.**

Risers to be not more than 8 inches high, and treads to be not less than 9 inches wide. Winding stairs to be accepted. Treads to measure at least 9 inches wide, 18 inches from rail. Two winders, and not more than two, are required in a right-angle turn.

To allow for moving of furniture, stairs shall be not less than 2 feet 9 inches in clear width.

### **Cellars.**

No living quarters to be in basement or cellar except where the land has a decided slope.

Cellar to be lighted by at least one window opening directly to the outer air and to be provided with another opening located so as to provide cross ventilation.

Cellars or basements to have a clear height of 6 feet 6 inches.

The walls and floors to be damp-proofed or water-proofed, as conditions may require. When conditions require waterproofing, weeping tiles to be placed around the footings and graded to follow the natural flow of the ground water.

Floors to be of concrete, with cement finish, graded to drain, to be connected with the sewer.

Where the cellar is omitted, foundations may consist of either continuous masonry wall, or masonry piers two feet from finished grade to first floor. The space under the house to be drained, enclosed and ventilated.

### **Light and Ventilation.**

Windows may be double-hung, pivoted or casement. If double-hung upper and lower sash to be the same size, and both to be moveable.

Every room to have at least one window opening directly to the outer air. One window is sufficient in small bedrooms, but more than one is desirable in other rooms. Each room to have a window area of not less than 12 square feet. Minimum window area to be measured between stop beads. Window head to be as near ceiling as practicable.

Cross ventilation, as direct as possible, to be provided for all rooms through windows, transoms, or doors.

Every bathroom to have a window of not less than 6 square feet in an area opening directly to the outer air.

Every water-closet compartment to have a window of not less than  $4\frac{1}{2}$  square feet in area opening directly to the outer air. A skylight in the roof with an equal amount of glass area and provided with adequate ventilation will be accepted in lieu of such window, but skylights are not desirable.

### **Plumbing.**

Bath-tub to be a one-piece fixture; shower not sufficient.

Sink to be in one piece, preferably of enamelled iron with integral back; rim to be 36 inches above the floor.

Wash tubs to be in kitchen or cellar. When placed in kitchen, an enamelled iron one-piece combination sink and tub is recommended. When placed in cellar, two tubs are recommended, to be of enamelled iron, preferably, or of cement. Rim to be 36 inches above the floor.

(Note: It will not be insisted upon that the sink or wash tubs should be of enamelled iron. Vitrified porcelain goods may also be used. Also laundry tubs of colonial ware (glazed pottery).)

Water closet to be inside the house in bathroom or in well-lighted and ventilated compartment (not in cellar) opening upon hall or passage way. Fixture to be of porcelain, of the siphon, or siphon-jet type, to have a large water-way, and to be provided with an individual flush tank.

(Note: A water closet, whilst preferred, will not be insisted upon. An approved sanitary closet may be used.)

House drain to run from bottom of soil stack to a point 3 feet outside the wall of the building, to be medium weight cast iron pipe, of a minimum size of 4 inches. Soil pipe to be of cast iron standard weight, minimum size of 4 inches, and to be extended through the roof for a distance of at least 3 feet.

Hot and cold water to be provided to sinks, laundry tubs, baths, and lavatories.

All fixtures to be provided with proper drains.

All fixtures to be separately trapped, except in batteries of laundry tubs, and combined sink and laundry tub, where one trap is sufficient.

(Note: See Regulation No. 8 of the Director.)

Venting of traps to conform to approved practice, except that the back venting of the top or only fixture on a line is not required. Sink and lavatory traps to be connected direct to the vertical wastes, and not to floor branches. Exposed pipes preferred; where possible lines to be concentrated, and kept from outside walls.



**Heating.**

Where furnaces are not provided rooms to be arranged and chimneys located so that stoves may be conveniently placed. The bathroom to be adequately heated. The kitchen flue to be of sufficient size to permit the use of a coal range for cooking, and to be either lined with tile flue lining, or parged.

**Lighting.**

Electric light is preferable.

**Materials.**

Brick, hollow tile, stone or concrete preferable.

Wooden frame with exterior walls of stucco, shingles or clapboard acceptable for detached or semi-detached houses.

Wooden frame with exterior walls of stucco acceptable for group houses.

Outer walls to be insulated against dampness and condensation. Rat nogging to be provided.

Division walls to be of brick, hollow tile or concrete.

## PROVISIONS WHICH MUST BE CONSIDERED IN CONNECTION WITH SITES AND THE HOUSES TO BE ERECTED THEREON.

### LARGE DEVELOPMENTS.

1. In selecting sites the principal matters to be considered are means of transportation, accessibility to places of employment, streets and roads, water supply, sewers, and other public utilities.

2. The sites, as well as the buildings, to be properly planned so as to ensure sanitary conditions, wholesome environments, and the utmost economy.

3. In cities and towns all local improvements required, including sewers, roads, sidewalks, water-mains and lighting services, to be constructed as early as practicable.

4. As far as practicable a reasonable proportion of the total area of land being developed to be reserved, as open spaces for playgrounds, institutes, etc.

5. The arrangement of houses on the site, and to some extent the design of the house, will depend upon the size, situation and character of the land, but the site should be so utilized as to secure ample open space in connection with the houses and the best possible aspect for the living-rooms.

6. Where ample provision has not been made for boulevards in the street allowance, the houses should be set back from the street line, so as to provide an open space between the houses and the sidewalk.

7. Provision should be made for planting trees. Such trees should preferably be placed in a space reserved for that purpose between the roadway and the sidewalk.

### INDIVIDUAL LOTS.

8. In cases where loans are made to persons who own their own lots, and desire to erect houses thereon for their own occupation, care must be taken to ensure that the site proposed to be built upon occupies a healthful and convenient situation, and that suitable provision can be made in such situation for the erection of a sanitary type of dwelling with adequate provision for open spaces.

### ALL CASES.

9. All houses are to be provided with proper means of drainage and sewage disposal, and an adequate supply of pure water to be obtained either from the Municipalities' water mains or from wells.

10. Standardization of the interiors of the houses in so far as practicable, including plumbing, heating, etc., will make a considerable saving in the cost of construction. Whilst the interiors can be standardized to a considerable extent it is advisable to vary the exteriors as much as possible.

11. All houses erected in cities and towns shall face on streets so constructed as to provide a dry and convenient means of access to such houses, or on approved courts opening on to such streets and in no case on lanes or alleys.

12. No building shall be erected on a site which shall not have been drained of surface water, or which shall have been filled up with any material impregnated with faecal matter, or with animal or vegetable matter, unless and until such matter shall have been removed, and the ground surface under such building properly covered with concrete.

FORM 1.

## BY-LAW LIMITING POWERS OF A COMMISSION.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection 12 of Section 10.)

BY-LAW No. .

Whereas pursuant to the provisions of "The Ontario Housing Act, 1919," this Municipal Council did on the                      day of                      , 1919, pass a By-law declaring that "The Ontario Housing Act, 1919," shall apply to this Municipality.

And whereas a Housing Commission of this Municipality has been duly appointed under the provisions of the said Act.

And whereas it is desired to limit the powers of the said Commission, as provided for in Subsection 12 of Section 10 of the said Act.

And whereas the Director of the Bureau of Municipal Affairs has approved of the passing of this By-law, and of the limitation of the powers of the said Housing Commission as hereinafter set forth.

Therefore the Municipal Council of the                      of                      hereby enacts as follows:—

The powers of the Housing Commission of this Municipality, appointed under the provisions of "The Ontario Housing Act, 1919," by By-law No.                      passed on the                      day of                      , 1919, are hereby limited to the purposes set out in said Act in Sections                      .

(Fill in Nos. of Sections or Subsections of Act to which it is proposed to limit the powers of the Housing Commission.)

Passed this                      day of                      , 1919.

*Mayor (or Reeve).*

*Clerk.*

(Seal of Corporation.)

NOTE.—After the first reading of the By-law and before its final passage, copies of it in duplicate shall be submitted to the Director, in order to obtain his approval, as provided for in Subsection 12 of Section 10.

When passed a certified copy of the By-law is to be forwarded to the Director.

FORM 2.

APPROVAL OF DIRECTOR TO LIMITATION OF POWERS OF A  
HOUSING COMMISSION.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection 12, Section 10.)

I hereby approve of the Municipal Corporation of the  
of \_\_\_\_\_ limiting the powers of the Housing Commission of  
that Municipality to the purposes set out in the foregoing proposed By-law.

Dated this                      day of                      , 1919.

Director.

NOTE.—This approval will be endorsed on the proposed By-law of the Municipality limiting the powers of the Housing Commission.

FORM 3.

APPLICATION BY A COMMISSION OR A COMPANY TO  
DIRECTOR FOR APPROVAL OF ACQUISITION OF  
LAND BY PURCHASE.

“THE ONTARIO HOUSING ACT, 1919.”

(Section 22 (1).)

To the Director of the  
Bureau of Municipal Affairs.

The Housing Commission of the Municipality of the  
of (or The Housing Company, Limited)  
proposes to acquire by purchase for the purposes of “The Ontario Housing  
Act, 1919,” the land hereinafter described, that is to say:—  
(here fill in description of land)

at or for the price of \$ being at the rate of \$  
per acre, and hereby applies for approval of such purchase.

The Housing Commission of the Municipality of the of

By

*Chairman.*

*Secretary.*

(Seal of Commission)

Or The

Housing Company, Limited.

*President.*

By

*Secretary.*

(Seal of Company)

NOTE.—The above application must be forwarded to the Director for approval in duplicate. If approval is given one copy will be returned with the approval endorsed thereon in the following form:—

FORM 4.

APPROVAL OF DIRECTOR TO A COMMISSION OR COMPANY  
ACQUIRING LAND BY PURCHASE.

I hereby approve of the Housing Commission of the Municipality of  
the of (or The Housing Com-  
pany, Limited) acquiring by purchase for the purposes of “The Ontario  
Housing Act, 1919,” the land hereinbefore mentioned and described.

Dated this day of , 1919.

*Director.*



FORM 5.

BY-LAW TO EXPROPRIATE LAND BY A COMMISSION  
OR A COMPANY.

"THE ONTARIO HOUSING ACT, 1919."

(Section 22.)

By-law No. .

A By-law to acquire lands for the purposes of "The Ontario Housing  
Act, 1919."

Whereas The Housing Commission of the Municipality of the  
of (or The Housing Company,  
Limited, as the case may be) requires the lands hereinafter described for  
the purpose of erecting dwelling houses thereon under the provisions of  
"The Ontario Housing Act, 1919."

Therefore the Housing Commission of the Municipality of the  
of (or The Housing Company,  
Limited, as the case may be) enacts as follows:

1. That the lands and premises described as follows:

(describe lands proposed to be expropriated)

be and the same is (are) hereby expropriated and taken for the purpose  
of erecting dwelling houses thereon pursuant to the provisions of "The  
Ontario Housing Act, 1919."

2. That subject to the approval of this By-law by the Director of the  
Bureau of Municipal Affairs the officials, servants, and agents of the said  
Housing Commission (or of the said Housing Company,  
Limited) do enter upon, take and use for the purpose aforesaid the lands  
hereby expropriated and taken.

Passed the day of , 19 .

The Housing Commission of the Municipality  
of the of

*Chairman.*

*Secretary.*

(Seal of Commission)

Or

The Housing Company, Limited.

*President.*

*Secretary.*

(Seal of Company)

NOTE.—After the first reading of the By-law and before it is finally passed a  
copy of it in duplicate should be submitted to the Director for his approval and  
for his sanction to enter upon and expropriate the land.

When the By-law has been finally passed a certified copy of it is to be  
forwarded to the Director.

FORM 6.

APPROVAL BY THE DIRECTOR TO ENTER ON AND  
EXPROPRIATE LAND.

"THE ONTARIO HOUSING ACT, 1919."

(Section 22 (1).)

In accordance with Section 22 of "The Ontario Housing Act, 1919,"  
I hereby approve of The Housing Commission of the Municipality of the  
of (or The Housing Company,  
Limited) entering upon and expropriating for the purposes of "The  
Ontario Housing Act, 1919," the land described in the foregoing proposed  
By-law.

Dated this                      day of                      , 1919.

*Director of the Bureau of Municipal Affairs.*

NOTE.—This approval will be endorsed on the proposed Expropriation By-law.

FORM 7.

APPOINTMENT TO DETERMINE THE COMPENSATION FOR  
LAND EXPROPRIATED BY A HOUSING COMMISSION  
OR A HOUSING COMPANY.

“THE ONTARIO HOUSING ACT, 1919.”

(Section 22 (3).)

Upon application of The Housing Commission of the Municipality  
of the                      of                      (or by The                      Housing  
Company, Limited), and in pursuance and by virtue of “The Ontario  
Housing Act, 1919,” I appoint                      the                      day of  
                    , 19                      , at the hour of                      o'clock in the  
noon at my chambers at                      Street in the  
of                      to settle and determine the amount of compensation to be  
paid for the following parcel of land, namely:

(here describe the land)

expropriated and taken by the said Housing Commission (or by the said  
Housing Company).

Dated this                      day of                      , 19                      .

To:

The Housing Commission of the Municipality of the  
of                      (or The                      Housing Company, Limited.)  
and to

*Arbitrator.*

NOTE.—The appointment should be directed to and served upon all persons  
interested in the lands.

Form 8.

APPLICATION FOR LOAN BY A PERSON WHO DESIRES TO  
ERECT A HOUSE FOR HIS OWN OCCUPATION ON LAND  
OWNED BY HIM UNDER "THE ONTARIO  
HOUSING ACT, 1919."

"THE ONTARIO HOUSING ACT, 1919."

(Section 12, Subsection (1) (b).)

To:

The Housing Commission of the Municipality  
of the of

I, the undersigned desire to erect a house for my own occupation on  
the unencumbered freehold land owned by me and described as follows:—

(here insert description of property)

And I hereby make application for a loan of \$ to be used  
in the erection of the said house.

In the event of my application being granted I agree with the Com-  
mission to perform and observe the covenants and conditions endorsed  
hereon.

I, the undersigned hereby irrevocably appoint the chairman of the  
said Commission for the time being my attorney, in my name and on my  
behalf to do, execute and deliver to the said Commission the agreement  
mentioned in Clause 9 endorsed hereon, and all such other acts, deeds and  
things as may be expedient for the full performance and observance by me  
of the covenants and conditions endorsed hereon.

And I hereby declare that I am a British subject.

Dated this day of , 19 .

Witness:

Name of Applicant  
Address  
Occupation

TO BE ENDORSED ON APPLICATION FOR LOAN.

COVENANTS AND CONDITIONS REFERRED TO IN THE WITHIN APPLICATION.

The applicant covenants and agrees with the Commission as follows:—

1. To erect a house on the lands described in the within application in accordance with plans and specifications and an estimate to be submitted in triplicate to the Commission and to be approved of by the Director of the Bureau of Municipal Affairs.

2. To convey or transfer the said parcel of land free from any encumbrance and dower to the Commission and at my own expense to register such conveyance or transfer in the proper registry or Land Titles office and deliver the duplicate of such conveyance with certificate or registration endorsed or a certificate of title of the said lands as the case may be to the Commission before I shall be entitled to any advance in respect of the said loan.

3. To forthwith commence to erect the said house and then proceed continuously with the work so that the house will be completed subject to strikes or other unforeseen events on or before the day of \_\_\_\_\_, 19\_\_.

4. That the amount of the said loan shall be advanced to me by instalments from time to time during the progress of the work on estimates to be furnished to and approved of by the Commission.

5. To pay interest at the rate of five per cent. per annum on the amount of each instalment advanced on account of said loan from the respective dates when such instalments are advanced.

6. To insure and keep insured the buildings on the said land as well during the course of construction as after same shall have been completed, against loss or damage by fire in not less than the full insurable value in an insurance company approved by the Commission, making the loss payable to the Commission.

7. When required to furnish proof by statutory declaration or in such other manner as shall be required by the Commission that all accounts and claims for material, work and labour supplied or furnished in the erection of the said house, have been paid.

8. To repay to the said Commission the total amount of such advances and interest as aforesaid with interest at the rate of five per cent. per annum computed from the date when the last advance shall have been made, or such other date as shall be fixed by the said Director by 240 equal monthly instalments of principal and interest combined. In case any dispute or difference shall arise as to the total amount of such advance, or as to the interest payable, or as to the amount of each such monthly instalment of principal and



interest to be repaid: as aforesaid such dispute or difference shall be ascertained and fixed by the chairman of the Commission or the said Director and the amount so fixed shall be final and binding on the applicant.

9. When required by the Commission to execute and deliver to the Commission an agreement for the repayment of the said loan and interest by monthly instalments as aforesaid in such form and containing such terms, conditions and covenants in all respects as the said Director shall require.

10. Until the execution and delivery of such agreement as aforesaid the amount of moneys advanced by the Commission with interest at the rate aforesaid shall be a first charge on the said land and the interest of the applicant in the building thereon.

11. All building or other unfixed materials intended to be used in the erection of the said dwelling house and placed upon the land described in this application or adjacent thereto shall become the property of the Commission and shall not be taken away except for the purpose of being used on the building, without the written authority of the Commission and the applicant shall be liable for any loss or damage to such materials.

12. In case the applicant shall neglect or refuse to execute and deliver the said agreement mentioned in Clause 9 hereof on demand the said lands and the interest of the applicant in the said buildings (if any) may be forfeited by the Commission and the Commission may retain the said lands, buildings and premises as its absolute property and treat the applicant as wrongfully in possession of the said land and premises and the Commission shall have the right to take possession of the said land and premises as if the applicant were in default in payment under an agreement for sale which would empower a Commission to take possession of lands and premises as provided in Subsection 2 of Section 19 of "The Ontario Housing Act, 1919."

Signature of applicant

Witness:

NOTE.—The applicant must sign the application and conditions endorsed thereon in the presence of a witness. The latter must then make the following affidavit of execution.

## AFFIDAVIT OF EXECUTION.

Province of Ontario  
 County of  
 To wit:

I,  
 of the                      of  
 in the County of  
 , make oath and say:—

1. That I was personally present and did see the annexed Instrument and duplicate duly signed, sealed and executed by  
 ,  
 one of the parties thereto.

2. That the said Instrument was read over in my presence and explained to the said  
 and that he appeared perfectly to understand the same, and was informed that it might be registered as an encumbrance on his land.

3. That the said Instrument and duplicate were executed by the said party at the                      of                      .

4. That I know the said party.

5. That I am a subscribing witness to the said Instrument and duplicate.

Sworn before me at the  
 of                      in the County  
 of                      this  
 day of                      A.D.  
 1919.

}

*A Commissioner for taking Affidavits, etc.*

FORM 9.

APPLICATION FOR LOAN BY A PERSON WHO DESIRES TO  
ERECT A HOUSE FOR HIS OWN OCCUPATION ON  
LAND OWNED BY A COMMISSION.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection (c) of Section 12 (1).)

To:

The Housing Commission of the Municipality  
of the \_\_\_\_\_ of

I, the undersigned desire to erect a house at an estimated cost of  
\$ \_\_\_\_\_ for my own occupation on land owned by you and described  
as follows:—

(Here insert description of property.)

And I hereby agree to purchase from you said land above described  
at or for the price or sum of \$ \_\_\_\_\_

I also agree to pay to you in cash said purchase price of said lot.

(Or

I agree to pay to you 10 per cent. (or such other larger percentage as  
may be agreed upon) of said purchase price of said lot and of the cost of  
the house so to be erected thereon.)

(Or

I will give security to be approved by you and the Director of the  
Bureau of Municipal Affairs for 10 per cent. of said purchase price of  
said lot and of the cost of the house to be erected thereon, in the manner  
following, that is to say:—

(See Clause 4 of the Rules and Regulations as to the forms in which  
security can be given, and insert here the manner in which the applicant  
proposes to give such security.)

And I hereby make application for a loan of \$ \_\_\_\_\_ to be used  
in the erection of the said house.

Or

And I hereby make application for a loan of \$ \_\_\_\_\_ being the  
purchase price of the said land and the cost of the erection of said house  
(after deducting the amount so paid in cash by me).

NOTE.—Omit the words in brackets if security is given and no payment in  
cash is made.

In the event of my application being granted I agree with the Commission to perform and observe the covenants and conditions endorsed hereon.

I, the undersigned hereby irrevocably appoint the chairman of the said Commission for the time being my attorney, in my name and on my behalf to do, execute and deliver to the said Commission the agreement mentioned in Clause 8 endorsed hereon, and all such other acts, deeds and things as may be expedient for the full performance and observance by me of the covenants and conditions endorsed hereon.

And I hereby declare that I am a British subject.

Dated this                      day of                      19 .

Witness:	Name of Applicant
	Address
	Occupation

### TO BE ENDORSED ON APPLICATION FOR LOAN.

#### COVENANTS AND CONDITIONS REFERRED TO IN THE WITHIN APPLICATION.

The applicant covenants and agrees with the Commission as follows:—

1. To erect a house on the land described in the within application in accordance with plans and specifications and an estimate to be submitted in triplicate to the Commission and to be approved of by the Director of the Bureau of Municipal Affairs.

2. To forthwith commence to erect the said house and then proceed continuously with the work so that the house will be completed subject to strikes or other unforeseen events on or before the  
day of                      , 19 .

3. That the amount of the said loan which is to be applied in the erection of the said house shall be advanced to me by instalments from time to time during the progress of the work on estimates to be furnished to and approved of by the Commission.

4. To pay interest at the rate of five per cent. per annum on the amount of each instalment advanced on account of said loan from the respective dates when such instalments are advanced.

5. To insure and keep insured the buildings on the said land as well during the course of construction as after same shall have been completed, against loss or damage by fire in not less than the full insurable value in an insurance company approved by the Commission, making the loss payable to the Commission.

6. When required to furnish proof by statutory declaration or in such other manner as shall be required by the Commission that all accounts and claims for material, work and labour supplied or furnished in the erection of the said house, have been paid.

7. To repay to the said Commission the total amount of such advances and interest as aforesaid with interest at the rate of five per cent. per annum computed from the date when the last advance shall have been made, or such other date as shall be fixed by the said Director, by 240 equal monthly instalments of principal and interest combined. In case any dispute or difference shall arise as to the total amount of such advance, or as to the interest payable, or as to the amount of each such monthly instalment of principal and interest to be repaid as aforesaid, such dispute or difference shall be ascertained and fixed by the chairman of the Commission or the said Director and the amount so fixed shall be final and binding on the applicant.

8. When required by the Commission to execute and deliver to the Commission, an agreement for the repayment of the said loan and interest by monthly instalments as aforesaid in such form and containing such terms, conditions and covenants in all respects as the said Director shall require.

9. Until the execution and delivery of such agreement as aforesaid the amount of moneys advanced by the Commission with interest at the rate aforesaid shall be a first charge on the said land and the interest of the applicant in the building thereon.

10. All building or other unfixed materials intended to be used in the erection of the said dwelling house and placed upon the lands described in this application or adjacent thereto shall become the property of the Commission and shall not be taken away except for the purpose of being used on the building, without the written authority of the Commission and the applicant shall be liable for any loss or damage to such materials.

11. In case the applicant shall neglect or refuse to execute and deliver the said agreement mentioned in Clause 8 hereof on demand the said lands and the interest of the applicant in the said buildings (if any) may be forfeited by the Commission and the Commission may retain the said lands, buildings and premises as its absolute property and treat the applicant as wrongfully in possession of the said lands and premises and the Commission shall have the right to take possession of the said lands and premises as if the applicant were in default in payment under an agreement for sale which would empower a Commission to take possession of lands and premises as provided in Subsection 2 of Section 19 of "The Ontario Housing Act, 1919."

Signature of applicant

Witness:

NOTE.—The applicant must sign the application and conditions endorsed thereon in the presence of a witness.



FORM 10.

APPLICATION FOR LOAN BY A RETURNED SOLDIER WHO  
DESIRES TO ERECT A HOUSE FOR HIS OWN OCCUPA-  
TION ON LAND OWNED BY A COMMISSION.

“THE ONTARIO HOUSING ACT, 1919.”

(Subsection (d) of Section 12 (1).)

To the Housing Commission of the Municipality of the \_\_\_\_\_ of

I, the undersigned desire to erect a house for my own occupation on land owned by you and described as follows:—

(Here insert description of property.)

And I hereby make application for a loan of \$ \_\_\_\_\_ to be used in the erection of the said house.

I also agree that the value of the said lot, namely, \$ \_\_\_\_\_, shall be added to the amount of the said loan.

In the event of my application being granted I agree with the Commission to perform and observe the covenants and conditions endorsed hereon.

(If the Commission thinks proper it may require the applicant to furnish any security, or make any payment, or comply with any condition in addition to those set out in Subsection 1 of Section 12 of said Act. In this event insert the following:—

I agree to furnish the following security, that is to say:—

(Here insert particulars of the proposed security.)

Or

I agree to pay the sum of \$ \_\_\_\_\_ on account of the value of such lot and the cost of such house.

Or

I agree to comply with the following conditions, namely:—

(Here insert the proposed conditions.)

I hereby declare that I am a person who has been on active service during the present war with the Naval or Military Forces of Great Britain or Her Allies, and that I served as a private (or held the rank of \_\_\_\_\_) in the \_\_\_\_\_ (here fill in the branch of service, or regiment in which the applicant served).

I also hereby declare that I now reside in the Municipality of the  
of , and did so reside at the time of my  
enlistment.

I, the undersigned hereby irrevocably appoint the chairman of the said Commission for the time being my attorney, in my name and on my behalf to do, execute and deliver to the said Commission the agreement mentioned in Clause 8 endorsed hereon, and all such other acts, deeds and things as may be expedient for the full performance and observance by me of the covenants and conditions endorsed hereon.

Dated this                      day of                      19 .

Witness :	Name of applicant
	Address
	Occupation

#### TO BE ENDORSED ON APPLICATION FOR LOAN.

COVENANTS AND CONDITIONS REFERRED TO IN THE WITHIN APPLICATION.

The applicant covenants and agrees with the Commission as follows:—

1. To erect a house on the land described in the within application in accordance with plans and specifications and an estimate to be submitted in triplicate to the Commission and to be approved of by the Director of the Bureau of Municipal Affairs.

2. To forthwith commence to erect the said house and then proceed continuously with the work so that the house will be completed subject to strikes or other unforeseen events on or before the                      day  
of                      , 19 .

3. That the amount of the said loan shall be advanced to me by instalments from time to time during the progress of the work on estimates to be furnished to and approved of by the Commission.

4. To pay interest at the rate of five per cent. per annum on the value of the lot described in the foregoing application from the date of such application and on the amount of each instalment advanced on account of said loan from the respective dates when such instalments are advanced.

5. To insure and keep insured the buildings on the said lands as well during the course of construction as after same shall have been completed, against loss or damage by fire in not less than the full insurable value in an insurance company approved by the Commission, making the loss payable to the Commission.

6. When required to furnish proof by statutory declaration or in such other manner as shall be required by the Commission that all accounts

and claims for material, work and labour supplied or furnished in the erection of the said house, have been paid.

7. To repay to the said Commission the total amount of the value of said lot and of such advances and interest as aforesaid with interest at the rate of five per cent. per annum computed from the date when the last advance shall have been made, or such other date as shall be fixed by the said Director, by 240 equal monthly instalments of principal and interest combined. In case any dispute or difference shall arise as to the total amount of such advance, or as to the interest payable, or as to the amount of each such monthly instalment of principal and interest to be repaid as aforesaid such dispute or difference shall be ascertained and fixed by the chairman of the Commission or the said Director and the amount so fixed shall be final and binding on the applicant.

8. When required by the Commission to execute and deliver to the Commission an agreement for the payment of the value of said lot and for the repayment of the said loan and interest by monthly instalments as aforesaid in such form and containing such terms, conditions, and covenants in all respects as the said Director shall require.

9. Until the execution and delivery of such agreement as aforesaid the amount of moneys advanced by the Commission with interest at the rate aforesaid shall be a first charge on the interest of the applicant in the building thereon.

10. All building or other unfixed materials intended to be used in the erection of the said dwelling house and placed upon the lands described in this application or adjacent thereto shall become the property of the Commission and shall not be taken away except for the purpose of being used on the buildings, without the written authority of the Commission and the applicant shall be liable for any loss or damage to such materials.

11. In case the applicant shall neglect or refuse to execute and deliver the said agreement mentioned in Clause 8 hereof on demand the interest of the applicant in the said buildings (if any) may be forfeited by the Commission and the Commission may retain the said lands, buildings and premises as its absolute property and treat the applicant as wrongfully in possession of the said lands and premises and the Commission shall have the right to take possession of the said lands and premises as if the applicant were in default in payment under an agreement for sale which would empower a Commission to take possession of lands and premises as provided in Subsection 2 of Section 19 of "The Ontario Housing Act, 1919."

Witness:

Signature of applicant

NOTE.—The applicant must sign the application and conditions endorsed thereon in the presence of a witness.

FORM 11.

APPLICATION FOR LOAN BY A WIDOW, FATHER, OR WIDOWED  
MOTHER OF A DECEASED SOLDIER, WHO DESIRES TO  
ERECT A HOUSE FOR HIS OR HER OWN OCCUPATION ON  
LAND OWNED BY A COMMISSION.

“THE ONTARIO HOUSING ACT, 1919.”

(Subsection (d) of Section 12 (1).)

To:

The Housing Commission of the Municipality of the  
of

I, the undersigned, desire to erect a house for my own occupation on  
land owned by you and described as follows:—

(Here insert description of property.)

And I hereby make application for a loan of \$ to be used  
in the erection of the said house.

I also agree that the value of the said lot, namely \$ , shall  
be added to the amount of the said loan.

In the event of my application being granted, I agree with the Com-  
mission to perform and observe the covenants and conditions endorsed  
hereon.

(If the Commission thinks proper it may require the applicant to  
furnish any security, or make any payment, or comply with any condition  
in addition to those set out in Subsection 1 of Section 12 of said Act. In  
this event insert the following:—

I agree to furnish the following security, that is to say:—

(Here insert particulars of the proposed security.)

Or

I agree to pay the sum of \$ on account of the value of  
such lot and the cost of such house.

Or

I agree to comply with the following conditions, namely:—

(Here insert the proposed conditions.)

I hereby declare that I am the widow (or the father, or widowed  
mother, as the case may be) of late  
of the of



now deceased; and that the said deceased was a person who had been on active service during the present war with the Naval or Military Forces of Great Britain or her Allies, and that the said deceased served as a private (or held the rank of ) in the (Here fill in branch of service, or regiment, in which said deceased served.)

I, the undersigned hereby irrevocably appoint the chairman of the said Commission for the time being my attorney, in my name and on my behalf to do, execute and deliver to the said Commission the agreement mentioned in Clause 8 endorsed hereon and all such other acts, deeds and things as may be expedient for the full performance and observance by me of the covenants and conditions endorsed hereon.

Dated this                      day of                      19 .

Witness:                      Name of Applicant  
                                    Address  
                                    Occupation

### TO BE ENDORSED ON APPLICATION FOR LOAN.

#### COVENANTS AND CONDITIONS REFERRED TO IN THE WITHIN APPLICATION.

The applicant covenants and agrees with the Commission as follows:—

1. To erect a house on the land described in the within application in accordance with plans and specifications and an estimate to be submitted in triplicate to the Commission and to be approved of by the Director of the Bureau of Municipal Affairs.

2. To forthwith commence to erect the said house and then proceed continuously with the work so that the house will be completed subject to strikes or other unforeseen events on or before the                      day of                      , 19 .

3. That the amount of the said loan shall be advanced to me by instalments from time to time during the progress of the work on estimates to be furnished to and approved of by the Commission.

4. To pay interest at the rate of five per cent. per annum on the value of the lot described in the foregoing application from the date of such application and on the amount of each instalment advanced on account of said loan from the respective dates when such instalments are advanced.

5. To insure and keep insured the buildings on the said lands as well during the course of construction as after same shall have been completed, against loss or damage by fire in not less than the full insurable value in an insurance company approved by the Commission, making the loss payable to the Commission.



6. When required to furnish proof by statutory declaration or in such other manner as shall be required by the Commission that all accounts and claims for material, work and labour supplied or furnished in the erection of the said house, have been paid.

7. To repay to the said Commission the total amount of the value of said lot and of such advances and interest as aforesaid with interest at the rate of five per cent. per annum computed from the date when the last advance shall have been made, or such other date as shall be fixed by the said Director by 240 equal monthly instalments of principal and interest combined. In case any dispute or difference shall arise as to the total amount of such advance, or as to the interest payable, or as to the amount of each such monthly instalment of principal and interest to be repaid as aforesaid such dispute or difference shall be ascertained and fixed by the chairman of the Commission or the said Director and the amount so fixed shall be final and binding on the applicant.

8. When required by the Commission to execute and deliver to the Commission an agreement for the payment of the value of the said lot and for the repayment of the said loan and interest by monthly instalments as aforesaid in such form and containing such terms, conditions, and covenants in all respects as the said Director shall require.

9. Until the execution and delivery of such agreement as aforesaid the amount of moneys advanced by the Commission with interest at the rate aforesaid shall be a first charge on the interest of the applicant in the building thereon.

10. All building or other unfixed materials intended to be used in the erection of the said dwelling house and placed upon the lands described in this application or adjacent thereto shall become the property of the Commission and shall not be taken away except for the purpose of being used on the building, without the written authority of the Commission and the applicant shall be liable for any loss or damage to such materials.

11. In case the applicant shall neglect or refuse to execute and deliver the said agreement mentioned in Clause 8 hereof on demand, the interest of the applicant in the said buildings (if any) may be forfeited by the Commission and the Commission may retain the said lands, buildings and premises as its absolute property and treat the applicant as wrongfully in possession of the said lands and premises and the Commission shall have the right to take possession of the said lands and premises as if the applicant were in default in payment under an agreement for sale which would empower a Commission to take possession of lands and premises as provided in Subsection 2 of Section 19 of "The Ontario Housing Act, 1919."

Witness:

Signature of applicant

NOTE.—The applicant must sign the application and conditions endorsed thereon in the presence of a witness.

FORM 12.

APPLICATION FOR PURCHASE OF A HOUSE ERECTED BY A  
COMMISSION OR COMPANY.

“THE ONTARIO HOUSING ACT, 1919.”

(Section 16.)

---

To the Housing Commission of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_

Or

To the \_\_\_\_\_ Housing Company, Limited.

I, \_\_\_\_\_ of No. \_\_\_\_\_ Street, in the \_\_\_\_\_

of \_\_\_\_\_ (here fill in occupation of applicant) hereby make application to the Housing Commission of the Municipality of the \_\_\_\_\_

of \_\_\_\_\_ (or, The \_\_\_\_\_ Housing Company, Limited, as the case may be) for the purchase of a dwelling house, which may be described as follows:—

(Here insert short description of dwelling house and land upon which it is \_\_\_\_\_ or is to be erected.)  
under the provisions of “The Ontario Housing Act, 1919.”

I agree to pay for said house and land the actual cost thereof, as determined under the provisions of the said Act.

I also agree to pay in cash the sum of \_\_\_\_\_ dollars on account of the purchase price of such house, and to pay the balance of such purchase price in monthly payments as provided for in said Act.

I also agree to execute the agreement for sale of said house more particularly referred to and provided for in the said Act.

And I hereby declare that I am a British subject.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 1919.

Witness:

Signature of Applicant

FORM 13.

AGREEMENT TO ACCOMPANY TRANSFER OF SHARES TO A  
COMMISSION AS SECURITY FOR TEN PER CENT. OF THE  
VALUE OF THE LAND AND HOUSE AS PROVIDED IN SUB-  
SECTION 1 (c) OF SECTION 12.

“THE ONTARIO HOUSING ACT, 1919.”

(Section 12, ss. 1 (c).)

This Indenture made this                      day of                      , 19   .

Between

of the                      of  
(hereinafter called “the borrower”)

of the First Part,

and

The Housing Commission

of the Municipality of the                      of

(hereinafter called “the Commission”)

of the Second Part.

Whereas the borrower has applied to the Commission for a loan to be used by him in the erection of a house for his own occupation on land owned by the Commission and as security for the payment of \$                      being ten per cent. of the value of the said land and of the house to be erected thereon, has this day transferred to the Commission shares of                      Company, Limited, fully paid.

Now this indenture witnesseth and it is hereby agreed and declared as follows:—

1. In pursuance of the said agreement and in consideration of the premises the borrower hereby covenants with the Commission to pay to the Commission the said sum of \$                      on or before the day of                      with interest in the meantime at the rate of five per cent. per annum by thirty-eight (38) equal monthly instalments of principal and interest combined, as provided for in an agreement of even date herewith made between the borrower and the Commission, and that in case the said sum or any part thereof shall remain unpaid after the said date he will also pay to the Commission interest on the said sum or so much thereof as shall for the time being remain unpaid at the rate aforesaid.

2. In further pursuance of the said agreement and for the consideration aforesaid the borrower as beneficial owner hereby charges all the said shares with repayment to the Commission of the moneys heretofore covenanted to be paid.

3. It shall be lawful for the Commission at any time after the said sum of \$                      shall have become due to sell by public auction or private contract and transfer all or any of the said shares hereby mortgaged or pledged without the consent of the borrower and the receipt of the Commission shall be a sufficient discharge under this present power of sale, and no purchaser shall be concerned to inquire whether this power of sale has arisen or whether any money remains due under this security. The proceeds of any such sale shall be applied firstly in payment of all costs, charges and expenses properly incurred by the Commission, as incident to the sale, and secondly in payment of the said sum of \$                      with interest as aforesaid, and the residue (if any) of the moneys so received shall be paid to the borrower, his personal representatives or assigns.

4. If the said sum of \$                      and interest thereon at the rate aforesaid shall be duly paid pursuant to the covenant in that behalf hereinbefore contained then the Commission will at any time thereafter at the request of the borrower retransfer the said shares to the borrower or his assigns.

Witness the seal of the Commission attested by the signatures of its duly authorized officers and the hand and seal of the borrower.

Signed, sealed and delivered  
in the presence of:

(Seal)

NOTE.—The amount to be filled in in the blanks for amounts shall be 10% of the amount of the loan. The date to be filled in in Clause 1 shall be three years and two months from the date when the borrower is to make his first payment on account of the loan, by which date he will have paid off 10% of the amount of the loan, provided he has duly paid the monthly payments provided for in the Agreement for Sale.

FORM 14.

ASSIGNMENT OF SALARY AS SECURITY FOR TEN PER CENT.  
OF THE VALUE OF THE LAND AND HOUSE AS  
PROVIDED IN SUBSECTION 1 (c) OF  
SECTION 12.

---

"THE ONTARIO HOUSING ACT, 1919."

(Section 12, ss. 1 (c).)

---

This Indenture made the \_\_\_\_\_ day of \_\_\_\_\_, 19 .

Between:

\_\_\_\_\_ of the \_\_\_\_\_ of  
(hereinafter called "the borrower")  
\_\_\_\_\_ of the First Part,

—and—

The Housing Commission of the Municipality of the  
\_\_\_\_\_ of  
(hereinafter called "the Commission")

of the Second Part.

Whereas the borrower has applied to the Commission for a loan to be used by him in the erection of a house for his own occupation on land owned by the Commission and as security for payment of \$ \_\_\_\_\_ (1) being ten per cent. of the value of the said land and of a house to be erected thereon, has agreed to assign his salary, as an employee of

Now this indenture witnesseth and it is hereby agreed and declared as follows:

1. In pursuance of the said agreement and in consideration of the premises the borrower hereby covenants with the Commission to pay to the Commission said sum of \$ \_\_\_\_\_ (2) on or before the day of \_\_\_\_\_, 19, (3) with interest in the meantime at the rate of five per cent. per annum by thirty-eight (38) equal monthly instalments of principal and interest combined, as provided for in an agreement of even date herewith made between the borrower and the Commission, and that in case the said sum or any part thereof shall remain unpaid after the said date he will also pay to the Commission interest on the said sum or so much thereof as shall for the time being remain unpaid at the rate aforesaid.



2. In further pursuance of the said agreement and for the consideration aforesaid the borrower hereby assigns and transfers unto the Commission all that the salary or (weekly) (monthly) sum of \$ (4) earned or to be earned by him as such employee and all additional or other salary or income which he may become entitled to either from the said employer or from any other employer, or for services rendered to any other company, firm or person to hold the same unto the Commission absolutely subject nevertheless to the provisos for redemption herein-after contained.

3. If the borrower shall on or before the \_\_\_\_\_ day of \_\_\_\_\_ (5) 19\_\_\_\_, pay the Commission the sum of \$ \_\_\_\_\_ (6) and interest thereon at the rate aforesaid pursuant to the covenant in that behalf hereinbefore contained then the Commission will re-assign and retransfer the said salary and future earnings to the borrower or as he shall direct.

4. In order to enable the Commission to collect, receive and give a good discharge and (if deemed expedient) to sue for and recover the said salary and earnings or any part thereof in the name of the borrower, the borrower hereby irrevocably appoints the chairman for the time being of the Commission his attorney to do and execute all such acts, deeds and things as the Commission might do in its own name under these presents if notice of the assignment and transfer hereby made were given to the Company, firm or person with which the borrower is now or may hereafter be employed.

Witness the seal of the Commission attested by the signatures of its duly authorized officers and the hand and seal of the borrower.

SIGNED, SEALED AND DELIVERED

in the presence of

(Seal)

NOTE.—This assignment of salary is to be executed in duplicate. Fill in the blanks in the above form as follows:—

(1) Ten per cent. of the amount of the loan.

(2) Ten per cent. of the amount of the loan.

(3) Three years and two months from the date when the borrower is to make his first payment on account of the loan, by which date he will have paid off ten per cent. of the amount of the loan, provided he has duly paid the monthly payments provided for in the Agreement for Sale.

(4) The weekly or monthly sum to be filled in will be whatever amount is required to meet the monthly payment under the Agreement for Sale. For instance: If the salary of the borrower is paid monthly the sum to be filled in will be the amount of the monthly payment under the Agreement for Sale. If the salary is paid weekly, the amount to be filled in will be about one-fourth of such monthly payment.

(5) Three years and two months from the date when the borrower is to make his first payment on account of the loan.

(6) Ten per cent. of the amount of the loan.

"THE ONTARIO HOUSING ACT, 1919."

(Section 12, ss. 1 (c).)

This Indenture made this                      day of                      , 19   .

Between:

of the of

(hereinafter called "the borrower")  
of the First Part,

—and—

of the of

(hereinafter called "the surety")

of the Second Part.

—and—

The Housing Commission of the Municipality of the of

(hereinafter called "the Commission")  
of the Third Part.

Whereas the borrower has applied to the Commission for a loan to be used by him in the erection of a house for his own occupation on land owned by the Commission.

And whereas the Commission has agreed to make such loan upon the surety guaranteeing payment of \$ \_\_\_\_\_ being ten per cent. of the value of the said land and of the house to be erected thereon and interest thereon as hereinafter provided.

Now this indenture witnesseth and it is hereby agreed and declared as follows:

1. In pursuance of said agreements and in consideration of the premises the borrower and the surety do and as separate covenants each of them doth hereby covenant with the Commission that the borrower and the surety or one of them will on or before the                      day of                      , 19    , pay to the Commission the sum of \$                      with interest thereon in the meantime at the rate of five per cent. per annum by thirty-eight (38) equal instalments of principal and interest combined, as provided for in an agreement of even date herewith made between the borrower and the Commission, and that in case the said sum or any part thereof shall remain unpaid after the said date they or one of them will also pay to the Commission interest on the said sum or so much thereof as shall for the time being remain unpaid at the rate of five per cent. per annum.

2. Provided always that as between the borrower and the surety the surety is only a surety for the borrower, yet as between the surety and the Commission the surety shall be considered as a principal debtor for all moneys intended to be hereby secured, so that the surety shall not be released or exonerated by time being given to the borrower or by any act or omission of the Commission or by any other matter or thing whatsoever whereby the surety as surety only for the borrower would be released or exonerated.

3. In the construction of these presents "the borrower" and "the surety" respectively shall where the context so admits be deemed to include the respective executors, administrators and assigns of the said borrower and the said surety respectively.

Witness the seal of the Commission attested by the signatures of its duly authorized officers and the hands and seals of the borrower and the surety.

SIGNED, SEALED AND DELIVERED

in the presence of

(Seal)

NOTE.—The amount to be filled in in the blanks for amounts in the recital and in Clause 1 shall be ten per cent. of the amount of the loan.

The date to be filled in in Clause 1 shall be three years and two months from the date when the borrower is to make his first payment on account of the loan, by which date he will have paid off ten per cent. of the amount of the loan, provided he has duly paid the monthly payments provided for in the Agreement for Sale.

FORM 16.

# APPLICATION TO DIRECTOR FOR APPROVAL OF LOANS BY A COMMISSION.

“THE ONTARIO HOUSING ACT, 1919.”

(Section 12.)

To the Director of the  
Bureau of Municipal Affairs.

The Housing Commission of the Municipality of the \_\_\_\_\_ of  
hereby makes application for approval of the following loans for the pur-  
poses of “The Ontario Housing Act, 1919,” that is to say:—

A loan to the \_\_\_\_\_ Housing Company, Limited, of \$  
but not to exceed 85 per cent. of the actual value of the land and houses, as  
determined by the Director.

Or

Loans to the following private persons, resident in the Municipality  
of the \_\_\_\_\_ of \_\_\_\_\_, and who are British subjects, who  
each desire to erect a house for his or her own occupation on land owned  
by the applicant, to the full cost of the house:—

Name of Person.	Address. (Street & Number.)	Occupation.	Short Descrip- tion of land.	Amount of loan.

Or

Loans to the following private persons, resident in the Municipality  
of the \_\_\_\_\_ of \_\_\_\_\_, and who are British subjects, who  
each desire to erect a house for his or her own occupation on land owned  
by said Housing Commission, to the full cost of the house, and who is to  
pay to said Commission in cash the value of the land or at least 10 per cent.  
of the value of the land and of the cost of the house:—

Name of Person.	Address. (Street & Number.)	Occupation.	Short Descrip- tion of land.	Amount of loan.

Or

Loans to the following private persons, resident in the Municipality of the \_\_\_\_\_ of \_\_\_\_\_, and who are British subjects, who each desire to erect a house for his or her own occupation on land owned by said Housing Commission, and who are under the provisions of Subsection (c) of Section 12 (1) of said Act to give security approved of by said Housing Commission and by the Director, for at least 10 per cent. of the value of the land and of the cost of the house:—

Name of Person.	Address. (Street & Number.)	Occupation.	Short Description of land.	Amount of loan.

The said Housing Commission has approved of such security being given by the said \_\_\_\_\_ in the following manner, that is to say (see Regulation No. 4):—

(Here set out the names of the persons who are to give security, and the form of security which each of such persons is to give.)

Or

Loans to the following persons who have been on active service during the present war with the Naval or Military forces of Great Britain or her Allies, and who are residents of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_, and were residents of such Municipality at the time of their enlistment, who each desire to erect a house for his or her own occupation on land owned by said Housing Commission, to the full cost of the house (if any security is to be furnished, or any payment made, or other condition complied with as provided for by Subsection 2 of Section 12 of said Act, insert the following:—and who have each been required by said Housing Commission to furnish security, or make a payment, or comply with a condition or conditions in addition to those set out in Subsection 1 of Section 12 of said Act):—

Name of Person.	Address. (Street & Number.)	Occupation.	Short Description of land.	Amount of loan.

Or

Loans to the following persons, who are widows of persons who have been on active service during the present war with the Naval or Military forces of Great Britain or her Allies, and who are residents of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_, and whose deceased hus-



band in each case was a resident of such Municipality at the time of his enlistment, and who each desire to erect a house for her own occupation on land owned by said Housing Commission, to the full cost of the house (if any security is to be furnished, or any payment made, or other condition complied with, as provided for by Subsection 2 of Section 12 of said Act, insert the following:—and who have each been required by said Housing Commission to furnish security, or make a payment, or comply with a condition or conditions in addition to those set out in Subsection 1 of Section 12 of said Act) :—

Name of Person.	Address. (Street & Number.)	Occupation.	Short Description of land.	Amount of loan.

Or

Loans to the following persons, who are the fathers of persons who have been on active service during the present war with the Naval or Military forces of Great Britain or her Allies, and who are residents of the Municipality of the of , and whose deceased son in each case was a resident of such Municipality at the time of his enlistment, and who each desire to erect a house for his own occupation on land owned by said Housing Commission, to the full cost of the house (if any security is to be furnished, or any payment made, or other condition complied with, as provided for by Subsection 2 of Section 12 of said Act insert the following:—and who have each been required by said Housing Commission to furnish security, or make a payment, or comply with a condition or conditions in addition to those set out in Subsection 1 of Section 12 of said Act) :—

Name of Person.	Address. (Street & Number.)	Occupation.	Short Description of land.	Amount of loan.

Or

Loans to the following persons, who are the widowed mothers of persons who have been on active service during the present war with the Naval or Military forces of Great Britain or her Allies, and who are residents of the Municipality of the of and whose deceased son in each case was a resident of such Municipality at the time of his enlistment, and who each desire to erect a house for her own occupation on land owned by said Housing Commission to the full

cost of the house (if any security is to be furnished, or any payment made, or other condition complied with, as provided for by Subsection 2 of Section 12 of said Act, insert the following:—and who have each been required by said Housing Commission to furnish security, or make a payment, or comply with a condition or conditions in addition to those set out in Subsection 1 of Section 12 of said Act).

Name of Person.	Address. (Street & Number.)	Occupation.	Short Description of land.	Amount of loan.

Dated this                      day of                      1919.

The Housing Commission of the Municipality of the                      of

By

(Seal of Commission)

*Chairman.*

*Secretary.*

NOTE.—The above form covers all the cases of loans which can be made to individuals under the provisions of Section 12 of said Act. The Housing Commission will use such part or parts of the form as may be necessary.

This form, when properly filled out, must be sent to the Director in duplicate for approval, and if approval is given one copy will be returned to the Housing Commission marked approved.

*Such approval will be in the following form:—*

I hereby approve of the above mentioned loans.

I also hereby approve of security being given in the manner above set out by the persons above described who are to give security under the provisions of Subsection (c) of Section 12 (1) of said Act.

Dated this                      day of                      1919.

*Director.*

FORM 17.

APPLICATION BY A FARMER FOR A LOAN UNDER SECTION  
13 WHEN THE APPLICATION IS MADE TO A  
HOUSING COMMISSION.

"THE ONTARIO HOUSING ACT, 1919."

(Section 13.)

To:

The Housing Commission of the Municipality of the  
of

I, the undersigned desire to erect a dwelling house on my farm for a married son (or a married man employed by me as a farmer) on the following freehold land owned by me.

(Here describe the land.)

And I hereby make application for a loan of \$ to be used in the erection of the said dwelling house.

And I hereby designate and set aside the following piece or parcel of good agricultural land, that is to say:

(Here describe the land so set aside.)

being not less than one acre in extent, for the use of the occupant of such dwelling house.

In the event of my application being granted I covenant and agree when required by the said Commission (1) to execute and deliver to the Commission a mortgage on the above described parcels of land to secure repayment of the said loan and interest at the rate of five per cent. per annum by monthly instalments according to a form to be approved of by the Director of the Bureau of Municipal Affairs, (2) to perform and observe the covenants and conditions endorsed hereon.

NOTE.—If there is already a mortgage upon the land, insert the following:—

Said Mortgage so to be executed and delivered to the Commission is to be subject to a mortgage for \$ , dated , given to of .

I, the undersigned hereby irrevocably appoint the chairman of the said Commission for the time being my attorney, in my name and on my behalf to do, execute and deliver to the said Commission a mortgage on the above described parcels of land containing such terms and conditions and according to a form to be approved of by the said Director, and all other acts, deeds and things as may be expedient for the full performance and observance by me of the foregoing covenants and conditions and of the covenants and conditions endorsed hereon.

And I hereby declare that I am a British subject.

Dated this day of , 19 .

Witness

Name of Applicant  
Address  
Occupation

# TO BE ENDORSED ON APPLICATION FOR LOAN.

Covenants and Conditions referred to in the within Application.

The Applicant covenants and agrees with the Commission as follows:

1. To erect a house on the lands described in the within application in accordance with plans and specifications and an estimate of cost to be submitted to the Commission in triplicate, and to be approved of by the Director of the Bureau of Municipal Affairs.

2. To forthwith commence to erect the said house and then proceed continuously with the work so that the house will be completed subject to strikes or other unforeseen event on or before the                      day of                      , 19                      .

3. That the amount of the said loan shall be advanced to me by instalments from time to time during the progress of the work as provided in Subsection 2 Section 14 of "The Ontario Housing Act, 1919."

4. To pay interest at the rate of five per cent. per annum on the amount of each instalment advanced on account of said loan from the respective dates when such instalments are advanced.

5. To insure and keep insured the buildings on the said lands as well during the course of construction as after same shall have been completed against loss or damage by fire in not less than their full insurable value in an insurance company approved by the Commission, making the loss payable to the Commission.

6. When required, to furnish proof by statutory declaration or in such other manner as shall be required by the Commission that all accounts and claims for material, work, and labour supplied or furnished in the erection of the said house, have been paid.

7. To repay to the said Commission the total amount of such advance and interest as aforesaid with interest at the rate of five per cent. per annum computed from the date when the last advance shall have been made, or such other date as shall be fixed by the said Director by 240 equal monthly instalments of principal and interest combined. In case any dispute or difference shall arise as to the total amount of such advance, or as to the amount of interest payable, or as to the amount of each such monthly instalment of principal and interest to be repaid as aforesaid such dispute or difference shall be ascertained and fixed by the said Director and the amount so fixed by him shall be final and binding on the applicant.

8. Until the execution and delivery of the said mortgage as aforesaid the amount of moneys advanced by the Commission with interest at the rate aforesaid shall be a charge on the said land and the interest of the applicant in the building thereon.

9. In case the applicant shall neglect or refuse to execute and deliver the mortgage mentioned in the foregoing application on demand, the said land and the interest of the applicant in the said buildings (if any) may

be forfeited to the Commission and when so forfeited the Commission may retain the said lands, buildings and premises as its absolute property and treat the applicant as wrongfully in possession of the said lands and premises and the Commission shall have the right to take possession of the said lands and premises as if the applicant were in default in payment under an agreement for sale which would empower a Commission to take possession of lands and premises as provided in Subsection 2 of Section 19 of "The Ontario Housing Act, 1919."

Witness

Signature of Applicant

NOTE.—This application shall be made in duplicate, and both copies forwarded to the Director of the Bureau of Municipal Affairs for approval. The applicant must sign the application, and the conditions endorsed thereon, in the presence of a witness. The applicant must then make the affidavit of execution given on the following page.

If the application is approved by the Director, one copy will be returned so marked in the following form:

"I approve the above Application."

*Director.*

Province of Ontario,  
County of

To wit:

I,  
of the                      of  
in the County of  
make oath and say:

1. That I was personally present and did see the within instrument and duplicate duly signed, sealed and executed by                      , one of the parties thereto.

2. That the said instrument was read over in my presence and explained to the said                      and that he appeared perfectly to understand the same, and was informed that it might be registered as an incumbrance on his land.

3. That the said Instrument and duplicate were executed by the said party at the                      of                      .

4. That I know the said party and that he is over the age of twenty-one years.

5. That I am a subscribing witness to the said Instrument and duplicate.

Sworn before me at the  
                    of  
in the County of  
this                      day of  
                    , 19                      .

}

A Commissioner for taking affidavits, etc.



FORM 18.

APPLICATION BY A FARMER FOR A LOAN UNDER SECTION  
13 WHEN THE APPLICATION IS MADE TO THE  
LIEUTENANT-GOVERNOR IN COUNCIL.

---

“THE ONTARIO HOUSING ACT, 1919.”

(Section 13.)

---

To:

The Lieutenant-Governor in Council.

I, the undersigned desire to erect a dwelling house on my farm for a married son (or a married man employed by me as a farmer) on the following freehold land owned by me.

(Here describe the land.)

And I hereby make application for a loan of \$ \_\_\_\_\_ to be used in the erection of the said dwelling house.

And I hereby designate and set aside the following piece or parcel of good agricultural land, that is to say:

(Here describe the land so set aside.)

being not less than one acre in extent, for the use of the occupant of such dwelling house.

In the event of my application being granted I covenant and agree when required by the Director of the Bureau of Municipal Affairs (1) to execute and deliver to the Treasurer of the Province of Ontario a mortgage on the above described parcels of land to secure repayment of the said loan and interest at the rate of five per cent. per annum by monthly instalments according to a form to be approved of by the Director of the Bureau of Municipal Affairs, (2) to perform and observe the covenants and conditions endorsed hereon.

NOTE.—If there is already a mortgage upon the land, insert the following:

Said mortgage so to be executed and delivered to the Treasurer of the Province of Ontario is to be subject to a mortgage for \$ \_\_\_\_\_, dated \_\_\_\_\_, given to \_\_\_\_\_,

of \_\_\_\_\_

I, the undersigned hereby irrevocably appoint the Director of the Bureau of Municipal Affairs for the time being my attorney, in my name and on my behalf to do, execute and deliver to the Treasurer of the Province of Ontario a mortgage on the above described parcels of land to secure repayment of the moneys advanced to me containing such terms and conditions and according to a form to be approved of by the said Director, and all other acts, deeds and things as may be expedient for the full performance and observance by me of the foregoing covenants and conditions and of the covenants and conditions endorsed hereon.

And I hereby declare that I am a British subject.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_

Witness \_\_\_\_\_

Name of Applicant  
Address  
Occupation

TO BE ENDORSED ON APPLICATION FOR LOAN.

Covenants and Conditions referred to in the within Application.

The Applicant covenants and agrees with the Lieutenant-Governor in Council and the Treasurer of the Province of Ontario as follows:

1. To erect a house on the lands described in the within application in accordance with plans and specifications and an estimate of cost to be submitted to the Director of the Bureau of Municipal Affairs in duplicate and to be approved of by him.

2. To forthwith commence to erect the said house and then proceed continuously with the work so that the house will be completed subject to strikes or other unforeseen events on or before the                      day of                      , 19                      .

3. That the amount of the said loan shall be advanced to me by instalments from time to time during the progress of the work as provided in Subsection 2, Section 14, of "The Ontario Housing Act, 1919."

4. To pay interest at the rate of five per cent. per annum on the amount of each instalment advanced on account of said loan from the respective dates when such instalments are advanced.

5. To insure and keep insured the buildings on the said lands as well during the course of construction as after same shall have been completed, against loss or damage by fire in not less than their full insurable value in an insurance company approved by the said Director making the loss payable to the Treasurer of the Province of Ontario.

6. When required, to furnish proof by statutory declaration or in such other manner as shall be required by the said Director that all accounts and claims for material, work and labour supplied or furnished in the erection of the said house have been paid.

7. To repay to the Treasurer of the Province of Ontario the total amount of such advances and interest as aforesaid with interest at the rate of five per cent. per annum computed from the date when the last advance shall have been made, or such other date as shall be fixed by the said Director by 240 equal monthly instalments of principal and interest combined. In case any dispute or difference shall arise as to the total amount of such advance, or as to the amount of interest payable, or as to the amount of each such monthly instalment of principal and interest to be repaid as aforesaid, such dispute or difference shall be ascertained and fixed by the said Director and the amount so fixed by him shall be final and binding on the applicant.

8. Until the execution and delivery of the said mortgage as aforesaid the amount of moneys advanced with interest at the rate aforesaid shall be a charge on the said land and the interest of the applicant in the buildings thereon.

9. In case the applicant shall neglect or refuse to execute and deliver the mortgage mentioned in the foregoing application on demand, the said lands and the interest of the applicant in the said buildings (if any) may be forfeited by the Treasurer of the Province of Ontario for the benefit of the Crown, and when so forfeited the Crown may retain the said lands, buildings and premises discharged of all claims of the applicant and treat the applicant as wrongfully in possession of the said lands, buildings and premises and the said Director acting for the Crown shall have the right to take possession of the said lands and premises as if the applicant were in default in payment under an agreement for sale which would empower a commission to take possession of lands and premises as provided in Subsection 2 of Section 19 of "The Ontario Housing Act, 1919."

Signature of Applicant

Witness:

NOTE.—This application shall be made to the Director of the Bureau of Municipal Affairs in duplicate. The applicant must sign the Application and the Conditions endorsed thereon in the presence of a witness. The latter must then make the affidavit of execution following:

Province of Ontario,	}	I,
County of		of the
To Wit:		in the County of
		make oath and say:

1. That I was personally present and did see the within Instrument and a duplicate duly signed, sealed and executed by one of the parties thereto.

2. That the said Instrument was read over in my presence and explained to the said and that he appeared perfectly to understand the same, and was informed that it might be registered as an incumbrance on his land.

3. That the said Instrument and duplicate were executed by the said party at the of

4. That I know the said party and that he is over the age of twenty-one years.

5. That I am subscribing witness to the said Instrument and duplicate.

Sworn before me at the  
of  
in the County of  
this day of  
, 19 .

}

A Commissioner for taking affidavits, etc.

FORM 19.

APPLICATION TO DIRECTOR BY A COMMISSION OR COMPANY  
FOR APPROVAL WHEN IT IS DESIRED THAT THE  
LIMIT OF THE COST OF A HOUSE AND  
THE LAND MAY BE EXCEEDED.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection 3 of Section 11.)

To the Director of the  
Bureau of Municipal Affairs.

The Housing Commission of the Municipality of the \_\_\_\_\_ of  
(or The \_\_\_\_\_ Housing Company, Limited) hereby  
makes application for approval of the cost of a house exceeding \$2,500.00  
but not exceeding \$3,000.00, and of the cost of a house and the land on  
which it is erected exceeding \$3,000.00 but not exceeding \$3,600.00 (in the  
Municipality of the \_\_\_\_\_ of \_\_\_\_\_, or, in the following  
particular cases, namely: \_\_\_\_\_)

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 1919.

The Housing Commission of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_

By \_\_\_\_\_

*Chairman.*

(Seal of Commission.)

*Secretary.*

Or, The \_\_\_\_\_

Housing Company, Limited,

By \_\_\_\_\_

*President.*

(Seal of Company.)

*Secretary.*

NOTE.—The above application must be forwarded to the Director for approval, in duplicate. If approved, one will be returned with the approval endorsed thereon.

FORM 20.

APPROVAL OF DIRECTOR WHEN LIMIT OF COST OF A HOUSE  
AND THE LAND MAY BE EXCEEDED.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection 3 of Section 11.)

---

I hereby approve of the cost of a house exceeding \$2,500.00, provided that it shall not exceed \$3,000.00, and of the cost of a house and the land on which it is erected exceeding \$3,000.00, provided it shall not exceed \$3,600 (in the Municipality of the \_\_\_\_\_ of \_\_\_\_\_ or, in the particular cases set out and described in the foregoing application).

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 1919.

*Director.*



FORM 21.

APPLICATION TO BOARD OF ARBITRATORS TO FIX VALUE  
OF LAND ACQUIRED BY GIFT OR PURCHASE  
OR ALREADY OWNED BY A MUNICIPAL  
CORPORATION OR COMPANY.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection 7, Section 22.)

To the Board of Arbitrators.

The Housing Commission of the Municipality of the \_\_\_\_\_ of  
(or, The \_\_\_\_\_ Housing Company, Limited) hereby  
applies to you to fix the value of the land which may be described as follows,  
that is to say:

(here shortly describe the land)

containing \_\_\_\_\_ acres.

The said land has been acquired by gift from  
\_\_\_\_\_ of  
for the purposes of "The Ontario Housing Act, 1919."

Or

The said land has been acquired by \_\_\_\_\_ purchase from  
\_\_\_\_\_ of \_\_\_\_\_ at or for the price of \$ \_\_\_\_\_ for the  
purposes of said Act.

Or

The said land is already owned by the Municipal Corporation of  
the \_\_\_\_\_ of \_\_\_\_\_ (or, said Housing Com-  
pany), and it is now intended to use the same for the purposes of said Act.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 1919.

The Housing Commission of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_

By \_\_\_\_\_

(Seal of Commission.)

*Chairman.*

*Secretary.*

Or

The Housing Company, Limited.

By

*President.*

(Seal of Company.)

*Secretary.*

NOTE.—This application must be made in duplicate and forwarded to the Director.

The Board of Arbitrators will fix the value of the land in the following form:

FORM 22.

DETERMINATION BY A BOARD OF ARBITRATORS AS TO  
VALUE OF LAND ACQUIRED BY GIFT OR PUR-  
CHASE OR ALREADY OWNED BY A  
COMMISSION OR COMPANY.

“THE ONTARIO HOUSING ACT, 1919.”

(Subsection 7, Section 22.)

We hereby fix the value of the land mentioned and described in the foregoing application at the sum of \$

Dated this                      day of                      , 1919.

*Board of Arbitrators.*

FORM 23.

APPLICATION TO DIRECTOR FOR APPROVAL OF BUILDING  
SCHEME, ETC., OF A COMMISSION OR COMPANY.

"THE ONTARIO HOUSING ACT, 1919."

(Section 15.)

To the Director of the  
Bureau of Municipal Affairs.

The Housing Commission of the Municipality of the \_\_\_\_\_ of  
\_\_\_\_\_ (or, The \_\_\_\_\_ Housing Company, Limited)

hereby applies to you for approval of the Building Scheme of said Commission (or Company), including the location of the land, the laying out of it and the plotting of it into lots, the position of the houses to be erected on it, and the plans and specifications of such houses, all as shown and described in the plans and documents annexed hereto.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 1919.

The Housing Commission of the Municipality of the \_\_\_\_\_ of

By

(Seal of Commission.)

*Chairman.*

Or

*Secretary.*

By \_\_\_\_\_ The \_\_\_\_\_ Housing Company, Limited,

(Seal of Company.)

*President.*

*Secretary.*

NOTE.—This application and the accompanying plans and documents shall be in duplicate. The plan or plans of the land must show the location of land with regard to the surrounding land, accessibility to transportation, places of employment, the main thoroughfares, and the built-up parts of the Municipality; also the laying out of the land and the subdivision of it into lots, the position of the houses to be erected on it, the open space or spaces to be reserved for play-grounds, institutes, etc., and the way in which the streets or roads are proposed to be laid out, showing boulevards, sidewalks, and provision for planting trees. Also the proposed sewers, water mains and lighting service. Also plans, specifications and estimate of cost of the houses which it is proposed to erect.

If approved, one copy of the plans and documents will be returned approved in the following form:

FORM 24.

APPROVAL OF DIRECTOR TO BUILDING SCHEME, ETC., OF A  
COMMISSION OR COMPANY.

"THE ONTARIO HOUSING ACT, 1919."

(Section 15.)

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I hereby approve of the Building Scheme of the Housing Commission  
of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_ (or, The  
Housing Company, Limited), including the location of the  
land, the laying out of it and the subdivision of it into lots, the position of  
the houses to be erected on it, and the plans and specifications of such  
houses, all as shown in the plans and documents annexed hereto.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 1919.

*Director.*

FORM 25.

# ESTIMATE FOR ADVANCE BY PROVINCE ON ACCOUNT OF LOAN TO MUNICIPAL CORPORATION.

"THE ONTARIO HOUSING ACT, 1919."

(Section 7.)

To the Director of the  
Bureau of Municipal Affairs.

The Housing Commission of the Municipality of the \_\_\_\_\_ of  
has under the provisions of "The Ontario Housing Act,  
1919," acquired the following lands:

(here shortly describe the land)

containing \_\_\_\_\_ acres, for the purposes of the said Act at the cost  
of \$ \_\_\_\_\_, and now requires an advance by way of loan from the  
Lieutenant-Governor in Council for such amount.

Under the provisions of the said Act, the said Commission has entered  
into a contract with \_\_\_\_\_ for the erection of  
houses on land owned by the Commission, at or for the price of \$ \_\_\_\_\_  
(or, the said Commission has undertaken the erection of \_\_\_\_\_ houses  
on land owned by the Commission at an estimated cost of \$ \_\_\_\_\_).  
(There has already been advanced on account of the loan to be made by the  
Province for the erection of such houses the sum of \$ \_\_\_\_\_ on  
previous progress estimate(s).) The said Commission now requires an  
advance by way of loan from the Lieutenant-Governor in Council of  
\$ \_\_\_\_\_, being the \_\_\_\_\_ (fill in first, second, third or final)  
progress estimate, on account of the cost of such houses.

Under the provisions of the said Act, The \_\_\_\_\_ Housing  
Company, Limited, has acquired the following land:  
(here shortly describe the land)

containing \_\_\_\_\_ acres for the purposes of the said Act at the cost  
of \$ \_\_\_\_\_ and the said Commission has agreed to loan to said  
Housing Company 85 per cent. of the actual value of said land, being  
\$ \_\_\_\_\_, and now requires an advance by way of loan from the  
Lieutenant-Governor in Council for such amount.

The said Housing Company has undertaken the erection of  
houses on land owned by the Company, at an estimated cost of \$ \_\_\_\_\_  
and the said Commission has agreed to loan the said Housing Company  
85 per cent. of the actual cost of said houses. (There has already been  
advanced on account of the loan to be made to said Housing Company for  
the erection of such houses the sum of \$ \_\_\_\_\_ on previous progress  
estimate(s).) The said Commission now requires an advance by way of  
loan from the Lieutenant-Governor in Council of \$ \_\_\_\_\_, being  
the \_\_\_\_\_ (fill in first, second, third or final) progress estimate, on  
account of such loan.



The said Commission has agreed to make loans to the following private persons for the erection by each of them of a house for his or her own occupation on land owned by him or her :

Name of * Person	Address (Street and Number)	Occu- pation	Short Description of Land	Amount of Loan	Estimate now Payable	Estimate (s before Paid)
			Total			

The erection of all the said houses is being proceeded with (or is now completed, as the case may be), and said Commission now requires an advance by way of loan from the Lieutenant-Governor in Council of the sum of \$ \_\_\_\_\_, being the \_\_\_\_\_ (fill in first, second, third or final) progress estimate(s) on account of such loans.

The said Commission has agreed to make loans to the following private persons for the erection by each of them of a house for his or her own occupation on land owned by the said Commission:

Name of Person	Address (Street and Number)	Occupation	Short Description of Land	Amount of Loan	Estimate now Payable	Estimate (\$ before Paid)
			Total			

The erection of all the said houses is being proceeded with (or is now completed, as the case may be), and said Commission now requires an advance by way of loan from the Lieutenant-Governor in Council of the sum of \$ \_\_\_\_\_, being the \_\_\_\_\_ (fill in first, second, third or final) progress estimate(s) on account of such loans.

The said Commission has agreed to make loans to the following returned soldiers, or relatives of deceased soldiers, for the erection by each of them of a house for his or her own occupation, on land owned by the said Commission :

Name of Person	Address (Street and Number)	Occupation	Short Description of Land	Amount of Loan	Estimate now Payable	Estimate (s) before Paid
			Total			

The erection of all the said houses is being proceeded with (or is now completed, as the case may be), and said Commission now requires an advance by way of loan from the Lieutenant-Governor in Council of the sum of \$ , being the (fill in first, second, third or final) progress estimate(s) on account of such loans.

*Summary of Estimate.*

	Amount of loan to be made by Province.	Estimate now payable.	Estimate(s) before paid.
Cost of land acquired by Commission .....			
Cost of houses to be erected by Commission .....			
85 per cent. of cost of land acquired by Company .....			
85 per cent. of the estimated cost of houses to be erected by Company.			
Loans to private persons for the erection by each of them of a house for his or her own occupation on land owned by him or her.			
Loans to private persons for the erection by each of them of a house for his or her own occupation on land owned by said Commission .....			
Loans to returned soldiers, or relatives of deceased soldiers, for the erection by each of them of a house for his or her own occupation on land owned by said Commission .....			
Totals .....			

Amount of this Estimate, \$

The said Housing Commission requests payment of the amount of the above Estimate on account of the loan to be made by the Province of Ontario to the Municipal Corporation of the of under the provisions of "The Ontario Housing Act, 1919."

Dated this                      day of                      , 1919.

The Housing Commission of the Municipality of the                      of

By

*Chairman.*

(Seal of Commission.)

*Secretary.*

I approve of the foregoing Estimate.

Dated this                      day of                      , 1919.

*Director.*

NOTE.—Use such parts of the above form as may be necessary, omitting the other parts.

The amounts included in any estimate to the Director shall all be for the same kind of estimate, that is to say—all for the first, second, third or final estimate, as the case may be. After a first estimate has been sent in, all further advances on account of the expenditure and loans mentioned in such first estimate will only be made on a further estimate covering such expenditure and loans only.

For further new expenditure and loans send in a separate first estimate.

Where under the provisions of subsections (c) and (d) of Section 12 (1) a person pays a Commission an amount in cash for or on account of land owned by a Commission, the cost of which has already been advanced by the Province to the Commission, the amount so paid must be remitted to the Director, by cheque payable to the Treasurer of Ontario. Such amount will then be credited on the loan to the Commission.

FORM 26.

APPLICATION TO THE DIRECTOR FOR THE DETERMINATION  
OF THE ACTUAL COST OF HOUSES SOLD BY A  
COMMISSION OR COMPANY.

"THE ONTARIO HOUSING ACT, 1919."

(Section 17.)

To the Director of the  
Bureau of Municipal Affairs.

The Housing Commission of the Municipality of the  
of (or, The Housing Company, Limited) here-  
by applies to you for the determination of the actual cost of the house  
hereinafter mentioned, that is to say:

(here shortly describe the land and the houses which have been  
erected upon it)  
which have been erected by the Commission (or Company) under the  
provisions of "The Ontario Housing Act, 1919."

The following is a statement of the Expenditure which has been  
incurred:

Cost of land .....	\$
Interest on cost of land from . 1919, the date of purchase, until , 1919.....	\$
Costs incurred in connection with acquisition of the land, namely (here set out in detail all such costs) : .....	\$
Cost of houses .....	\$
(Fill in amount paid under contract, or amounts paid for labour, materials, and supplies in con- nection with the erection of the houses, setting out in detail all such amounts.)	
Interest during construction on \$ from to and on \$ from to and so on .....	\$
Any other costs properly incurred in connection with the erection of such houses, namely (here set out in detail all such costs) .....	\$
<b>Total</b> .....	\$

There has been erected on the land hereinbefore described houses. The cost of the land to be apportioned to each house is \$ and the cost of the erection of each of the said houses is \$

The actual cost of each house and of the land appurtenant thereto is therefore \$

Dated this                      day of                      , 1919.

The Housing Commission of the Municipality of the  
of

By

*Chairman.*

(Seal of Commission.)

*Secretary.*

Or

The                      Housing Company, Limited,

*President.*

(Seal of Company.)

*Secretary.*

NOTE.—This application shall be forwarded to the Director in duplicate. The determination by the Director as to the actual cost of the houses will be in the following form:—

FORM 27.

DETERMINATION BY DIRECTOR AS TO THE ACTUAL COST  
OF HOUSES TO BE SOLD BY A COMMISSION  
OR COMPANY.

“THE ONTARIO HOUSING ACT, 1919.”

(Section 17.)

I hereby determine that the actual cost of the houses mentioned and described in the foregoing application is \$                      for each house, which includes the cost of the land and the cost of the erection of the house.

Dated this                      day of                      , 1919.

*Director.*



FORM 28.

## AGREEMENT FOR SALE BY A COMMISSION.

"THE ONTARIO HOUSING ACT, 1919."

(Section 16.)

Agreement made in duplicate this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_

Between

The Housing Commission of the Municipality of the \_\_\_\_\_  
of \_\_\_\_\_ (hereinafter called "the Commission"); of the first part;

—and—

of the \_\_\_\_\_ of \_\_\_\_\_  
(here fill in occupation) (hereinafter called "the Purchaser"),  
of the second part.

## WHEREBY IT IS AGREED AS FOLLOWS:

1. The Commission by virtue and in pursuance of. "The Ontario Housing Act, 1919," and in consideration of the conditions and covenants to be observed and performed by the Purchaser as hereinafter provided agrees to sell and the Purchaser agrees to purchase at the price and upon the terms and conditions hereinafter mentioned the lands and premises described in the First Schedule hereto free from encumbrance.

2. The purchase price shall be \$ \_\_\_\_\_. The Purchaser agrees to pay to the Commission at its office the said purchase price with interest at the rate of five per cent. per annum computed from the date hereof by two hundred and forty (240) equal monthly instalments of principal and interest combined of \$ \_\_\_\_\_ each, whereof the first shall be paid on the \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_, and a like instalment shall be paid on every subsequent \_\_\_\_\_ day of each month until the said two hundred and forty instalments shall have been paid. The Purchaser agrees to pay interest at the rate of five per cent. per annum on any instalment remaining unpaid when due, until such instalment is paid.

3. The Purchaser covenants and agrees with the Commission that until the whole of the said instalments and interest on the instalments not paid when due as aforesaid shall have been paid the Purchaser shall.

- (1) Keep the premises insured against destruction or damage by fire in their full insurable value in the name of the Commission in an Insurance Company to be approved by the Commission and shall punctually pay all premiums, or other moneys necessary for keeping such insurance on foot and will deliver to the Commission, the policy or policies, and all receipts for premiums.
- (2) Pay all taxes, rates and assessments that shall be taxed, charged or assessed on the said premises.
- (3) Paint the buildings on the premises with two coats of good oil paint at least once every seven years, and keep the glass of the windows and exterior and interior of buildings on the premises, and all additions thereto, and the sanitary and water apparatus thereof in good repair and condition.
- (4) Permit the agents of the Commission, with workmen and appliances, at all reasonable times to enter upon the premises, to inspect or examine the same, or for any other purpose.
- (5) Not to make or permit to be made any alterations to the buildings on the premises without the previous consent in writing of the Commission.
- (6) Use the premises as a private dwelling house only.
- (7) Not assign this agreement without the consent in writing of the Commission or of the Director.

4. If the Purchaser shall neglect or refuse to effect such insurance and deliver the policy, or policies or receipts for premiums to the Commission or to pay such taxes, rates and assessments, the Commission, in addition to the other remedies hereinafter provided, shall be at liberty to effect such insurance and (or) pay such taxes, rates and assessments, and to add the amount so expended to the purchase price, and the Purchaser shall pay the Commission the amount so paid forthwith on demand with interest at the rate of five per cent. per annum.

5. All moneys that may be received from the insurance on the premises shall be applied in rebuilding or reinstating the premises, or in paying to the Commission any balance of the instalments for the time being remaining unpaid, and the balance (if any) of the insurance moneys received as aforesaid shall belong to the Purchaser.

6. The Purchaser shall accept the title of the Commission to the said premises without objection, or investigation, and shall be entitled to possession of the premises upon the execution of this agreement.

7. The Purchaser may from time to time pay to the Commission in addition to any monthly instalment the sum of \$100.00 or any multiple of said sum in reduction of the purchase price and interest then remaining

unpaid and thereafter the instalments shall be proportionately smaller by a readjustment of the amounts of interest included therein calculated according to the scale in the Second Schedule hereto.

In case any dispute or difference shall arise as to the monthly instalments payable by the Purchaser after a payment in reduction of the purchase price in addition to the monthly payments shall have been made the amount of such monthly instalments shall be fixed by the Director and the amount so fixed by him shall be final and binding on the parties hereto and those claiming under them.

8. Until the whole of the said instalments and interest and all other moneys payable by the Purchaser as herein provided shall have been paid by the Purchaser, the Purchaser shall hold the said premises, as tenant of

the Commission, at the monthly rent of \$ , payable monthly

on the day of each and every month.

9. If any of the instalments of purchase money shall be unpaid for three months after the days on which the same ought to be paid as aforesaid, or if the Purchaser shall otherwise fail to observe, perform or comply with the provisions of this agreement which should be observed, performed or complied with by the Purchaser, it shall be lawful for the Commission to cancel this agreement and declare the same void and retain whatever may have been paid on or under this agreement and consider and treat the Purchaser as wrongfully in possession of the said premises, and to take immediate possession of the premises as provided in section 19 of "The Ontario Housing Act, 1919," and remove the Purchaser therefrom.

10. The Purchaser hereby irrevocably appoints the chairman of the Commission holding office at the time when this agreement shall have been cancelled and declared void, his attorney, in the name of the Purchaser and on his behalf to make, execute, deliver and do all such releases, deeds, documents and things as the said chairman shall deem necessary to effectually transfer, assign and release to the Commission all the right, interest, claim and demand of the Purchaser under this Agreement or otherwise, to the intent and so that all such right, interest, claim and demand may be surrendered, cancelled and determined.

11. When the Purchaser shall have made all payments as aforesaid, the Purchaser shall without the payment of any fee or charge be entitled to a proper conveyance or transfer of the said premises executed by the Commission.

12. Time shall be of the essence of this agreement.

13. It is agreed the expressions,

- (1) "The Director" shall mean the person referred to or designated in subsection (c) of section 3 of "The Ontario Housing Act, 1919."
- (2) "The Purchaser" shall where the context admits include and be binding upon his (or her) heirs, executors, administrators and permitted assigns.

Witness the Corporate Seal of the Commission attested by the signatures of its duly authorized officers and the hand and seal of the Purchaser.

Signed, Sealed and Delivered  
in the presence of

The Housing Commission of the  
Municipality of the

of

by

(Seal of Commission.)

*Chairman.*

*Secretary.*

(Seal)

### THE FIRST SCHEDULE.

House No. :                      Name of Street :

All and singular that certain parcel or tract of land and premises situate, lying and being in the                      of  
in the County of                      , in the Province of Ontario, more particularly described as follows :

### THE SECOND SCHEDULE.

TABLE showing amount of interest at 5 per cent. per annum and instalment of principal to be paid each year for 20 years for each \$100.00 borrowed. The combined interest and instalment of principal is equal to 8 per cent. per annum, or \$8.00 per \$100.00 per annum.

The table also shows the amount at the credit of the Purchaser, and the balance of the loan owing by the Purchaser at the end of each year.

On Each \$100.00 Borrowed.

1 Year	2 Amount of interest at 5 % to be paid	3 Instalment of principal to be paid	4 To be added by the Province	5 Amount at credit of purchaser	6 Balance of loan owing by purchaser
	\$ c.	\$ c.	cts.	\$ c.	\$ c.
1	5 00	3 00	02	3 02	96 98
2	4 85	3 15	02	6 19	93 81
3	4 69	3 31	02	9 52	90 48
4	4 53	3 47	02	13 01	86 99
5	4 35	3 65	02	16 68	83 32
6	4 17	3 83	03	20 54	79 46
7	3 98	4 02	03	24 59	75 41
8	3 77	4 23	03	28 85	71 15
9	3 56	4 44	03	33 32	66 68
10	3 34	4 66	03	38 01	61 99
11	3 10	4 90	03	42 94	57 06
12	2 86	5 14	03	48 11	51 89
13	2 60	5 40	03	53 54	46 46
14	2 33	5 67	03	59 24	40 76
15	2 04	5 96	03	65 23	34 77
16	1 74	6 26	03	71 52	28 48
17	1 43	6 57	03	78 12	21 88
18	1 10	6 90	04	85 06	14 94
19	75	7 25	04	92 35	7 65
20	39	7 61	04	100 00	.....
	60 58	99 42	58		

## AFFIDAVIT OF EXECUTION.

County (or District) of { I,  
 To Wit: { of the \_\_\_\_\_ of \_\_\_\_\_  
 in the County of \_\_\_\_\_ (here fill  
 in occupation), make oath and say:

1. That I was personally present and did see the annexed (or within) Agreement for Sale and a duplicate thereof duly signed, sealed and executed by \_\_\_\_\_, one of the parties thereto.

2. That the said Agreement for Sale and duplicate were executed by the said party at the \_\_\_\_\_ of \_\_\_\_\_.

3. That I know the said party.

4. That I am a subscribing witness to the said Agreement for Sale and duplicate.

Sworn before me at the \_\_\_\_\_  
 of \_\_\_\_\_ in the \_\_\_\_\_  
 County of \_\_\_\_\_  
 this \_\_\_\_\_ day  
 of \_\_\_\_\_, A.D. 1919.

*A Commissioner, etc.*

NOTE.—The Agreement for Sale should be executed in duplicate, and the Affidavit of Execution duly filled in and sworn to. The document can then be registered.



## FORM 29.

ADDITIONAL CLAUSE TO BE INSERTED IN AGREEMENT FOR  
SALE WHERE A PURCHASER TRANSFERS AN INSURANCE  
POLICY ON HIS LIFE AS COLLATERAL SECURITY.

As collateral security for the payment of the said purchase price and interest, and the observance and performance by the Purchaser of the conditions and covenants on the part of the Purchaser to be observed and performed, the Purchaser has assigned to the Commission a policy of insurance on his (or her) life in the Company for the sum of \_\_\_\_\_ dollars. The Purchaser agrees to pay all premiums necessary for keeping the same on foot, and deliver to the Commission each receipt for such premiums six days before same shall have become payable, and to duly observe and comply with the conditions under which the said policy is issued. If the Purchaser shall fail to maintain the said policy or deliver any receipt for premium, or shall fail to observe or comply with the said conditions or any of them, the Commission shall be at liberty to renew such policy or effect a new policy, or pay the premium or premiums due (as the case may be) and all costs and expenses connected with so doing shall be repaid by the Purchaser to the Commission on demand with interest at the rate of five per cent. per annum, and until repaid shall be charged upon the Purchaser's interest in the said premises and the said policy.

NOTE.—This clause is optional.

FORM 30.

### AGREEMENT FOR SALE BY A COMPANY.

The foregoing form of Agreement for Sale, and the additional clause if required, are to be used where a Commission enters into the Agreement.

Where a Company enters into the Agreement the same form shall be used, except that the party of the first part shall be described as "The Housing Company, Limited" (hereinafter called "the Company"), and wherever the word "Commission" appears in the form and the additional clause the word "Company" shall be substituted therefor. Also in clause 10 of the Agreement the words "President of the Company" shall be substituted for the words "Chairman of the Commission," and the words "said President" shall be substituted for the words "said Chairman."

FORM 31.

STATEMENT AS TO HOW THE MONTHLY PAYMENTS UNDER  
THE AGREEMENT FOR SALE ARE TO BE CALCULATED, ETC.

The Table which forms the Second Schedule to the Agreement for Sale is for a loan of \$100. To apply the table to a loan of any other amount multiply by the number of hundreds in the amount of the loan.

For example: For a loan of \$3,000.00 multiply the annual payment of \$8.00 per \$100.00 per annum by 30. In the case of a loan for \$2,550.00, multiply by  $25\frac{1}{2}$ .

The annual payment for a loan of \$1,000.00 would thus be \$80.00, or \$6.67 monthly. For a loan of \$2,000.00 the annual payment would be \$160.00, or \$13.34 monthly. For a loan of \$3,000.00 the annual payment would be \$240.00, or \$20.00 monthly.

If a person borrowing desires to pay off at any time a part of the loan in addition to his monthly payments he can do so. In that case he must be given credit on the original amount he borrowed for whatever amount he pays off in addition to his monthly payments, and from that time on he must be charged only monthly payments on the amount of the loan as reduced by such additional payment.

For example: If a person borrows \$3,000.00 his monthly payments will be \$20.00 per month. If at any time in addition to these monthly payments he pays off, say, \$1,000.00, he would from that time on be charged monthly payments only on a loan of \$2,000.00, which would be \$13.34 per month.

Where an amount in excess of the monthly payments is paid by a borrower to a Housing Company 85 per cent. of such excess amount *must* be added to and included in the monthly repayments to be made by the Housing Company to a Municipality, whereupon the monthly repayments by the Housing Company to the Municipality will be reduced by 85 per cent. of the amount that the monthly repayments by the borrower are reduced. (See Subsection 4 of Section 20 of the Act.)

In the same way whenever a Municipality receives an amount in excess of the monthly payments, whether from a Housing Company or from a person who borrowed from the Municipality direct, such excess amount must be added to and included in the monthly repayments to be made by the Municipality to the Province. (See Subsection 4 of Section 20 of the Act.)

FORM 32.

TABLE SHOWING AMOUNT AT CREDIT OF PURCHASER, AND  
BALANCE OF LOAN OWING BY PURCHASER AT END  
OF EVERY MONTH.

On Each \$100.00 Borrowed.

End of Every Month.	Amount at Credit of Purchaser.	Balance of Loan Owing by Purchaser.
1 month	\$0.25	\$99.75
2 months	.50	99.50
3 "	.75	99.25
4 "	1.00	99.00
5 "	1.25	98.75
6 "	1.50	98.50
7 "	1.75	98.25
8 "	2.00	98.00
9 "	2.25	97.75
10 "	2.50	97.50
11 "	2.76	97.24
1 year	3.02	96.98
13 months	3.28	96.72
14 "	3.54	96.46
15 "	3.80	96.20
16 "	4.06	95.94
17 "	4.32	95.68
18 "	4.58	95.42
19 "	4.84	95.16
20 "	5.11	94.89
21 "	5.38	94.62
22 "	5.65	94.35
23 "	5.92	94.08
2 years	6.19	93.81
25 months	6.46	93.54
26 "	6.73	93.27
27 "	7.00	93.00
28 "	7.28	92.72
29 "	7.56	92.44
30 "	7.84	92.16
31 "	8.12	91.88
32 "	8.40	91.60
33 "	8.68	91.32
34 "	8.96	91.04
35 "	9.24	90.76
3 years	9.52	90.48
37 months	9.80	90.20
38 "	10.09	89.91

## On Each \$100.00 Borrowed.

End of Every Month.	Amount at Credit of Purchaser.	Balance of Loan Owing by Purchaser.
39 months	\$10.38	\$89.62
40 "	10.67	89.33
41 "	10.96	89.04
42 "	11.25	88.75
43 "	11.54	88.46
44 "	11.83	88.17
45 "	12.12	87.88
46 "	12.41	87.59
47 "	12.71	87.29
4 years	13.01	86.99
49 months	13.31	86.69
50 "	13.61	86.39
51 "	13.91	86.09
52 "	14.21	85.79
53 "	14.51	85.49
54 "	14.82	85.18
55 "	15.13	84.87
56 "	15.44	84.56
57 "	15.75	84.25
58 "	16.06	83.94
59 "	16.37	83.63
5 years	16.68	83.32
61 months	16.99	83.01
62 "	17.31	82.69
63 "	17.63	82.37
64 "	17.95	82.05
65 "	18.27	81.73
66 "	18.59	81.41
67 "	18.91	81.09
68 "	19.23	80.77
69 "	19.55	80.45
70 "	19.88	80.12
71 "	20.21	79.79
6 years	20.54	79.46
73 months	20.87	79.13
74 "	21.20	78.80
75 "	21.53	78.47
76 "	21.86	78.14
77 "	22.20	77.80
78 "	22.54	77.46
79 "	22.88	77.12
80 "	23.22	76.78
81 "	23.56	76.44
82 "	23.90	76.10



## On Each \$100.00 Borrowed.

End of Every Month.	Amount at Credit of Purchaser.	Balance of Loan Owing by Purchaser.
83 months	\$24.24	\$75.76
7 years	24.59	75.41
85 months	24.94	75.06
86 "	25.29	74.71
87 "	25.64	74.36
88 "	25.99	74.01
89 "	26.34	73.66
90 "	26.69	73.31
91 "	27.05	72.95
92 "	27.41	72.59
93 "	27.77	72.23
94 "	28.13	71.87
95 "	28.49	71.51
8 years	28.85	71.15
97 months	29.21	70.79
98 "	29.58	70.42
99 "	29.95	70.05
100 "	30.32	69.68
101 "	30.69	69.31
102 "	31.06	68.94
103 "	31.43	68.57
104 "	31.80	68.20
105 "	32.18	67.82
106 "	32.56	67.44
107 "	32.94	67.06
9 years	33.32	66.68
109 months	33.70	66.30
110 "	34.08	65.92
111 "	34.47	65.53
112 "	34.86	65.14
113 "	35.25	64.75
114 "	35.64	64.36
115 "	36.03	63.97
116 "	36.42	63.58
117 "	36.81	63.19
118 "	37.21	62.79
119 "	37.61	62.39
10 years	38.01	61.99
121 months	38.41	61.59
122 "	38.81	61.19
123 "	39.21	60.79
124 "	39.62	60.38
125 "	40.03	59.97
126 "	40.44	59.56

## On Each \$100.00 Borrowed.

End of Every Month.	Amount at Credit of Purchaser.	Balance of Loan Owing by Purchaser.
127 months	\$40.85	\$59.15
128 "	41.26	58.74
129 "	41.68	58.32
130 "	42.10	57.90
131 "	42.52	57.48
11 years	42.94	57.06
133 months	43.36	56.64
134 "	43.78	56.22
135 "	44.20	55.80
136 "	44.63	55.37
137 "	45.06	54.94
138 "	45.49	54.51
139 "	45.92	54.08
140 "	46.35	53.65
141 "	46.79	53.21
142 "	47.23	52.77
143 "	47.67	52.33
12 years	48.11	51.89
145 months	48.55	51.45
146 "	48.99	51.01
147 "	49.44	50.56
148 "	49.89	50.11
149 "	50.34	49.66
150 "	50.79	49.21
151 "	51.24	48.76
152 "	51.70	48.30
153 "	52.16	47.84
154 "	52.62	47.38
155 "	53.08	46.92
13 years	53.54	46.46
157 months	54.01	45.99
158 "	54.48	45.52
159 "	54.95	45.05
160 "	55.42	44.58
161 "	55.89	44.11
162 "	56.36	43.64
163 "	56.84	43.16
164 "	57.32	42.68
165 "	57.80	42.20
166 "	58.28	41.72
167 "	58.76	41.24
14 years	59.24	40.76
169 months	59.73	40.27
170 "	60.22	39.78

## On Each \$100.00 Borrowed.

End of Every Month.	Amount at Credit of Purchaser.	Balance of Loan Owing by Purchaser.
171 months	\$60.71	\$39.29
172 "	61.20	38.80
173 "	61.70	38.30
174 "	62.20	37.80
175 "	62.70	37.30
176 "	63.20	36.80
177 "	63.70	36.30
178 "	64.21	35.79
179 "	64.72	35.28
15 years	65.23	34.77
181 months	65.74	34.26
182 "	66.26	33.74
183 "	66.78	33.22
184 "	67.30	32.70
185 "	67.82	32.18
186 "	68.34	31.66
187 "	68.87	31.13
188 "	69.40	30.60
189 "	69.93	30.07
190 "	70.46	29.54
191 "	70.99	29.01
16 years	71.52	28.48
193 months	72.06	27.94
194 "	72.60	27.40
195 "	73.14	26.86
196 "	73.68	26.32
197 "	74.23	25.77
198 "	74.78	25.22
199 "	75.33	24.67
200 "	75.88	24.12
201 "	76.44	23.56
202 "	77.00	23.00
203 "	77.56	22.44
17 years	78.12	21.88
205 months	78.69	21.31
206 "	79.26	20.74
207 "	79.83	20.17
208 "	80.40	19.60
209 "	80.97	19.13
210 "	81.55	18.45
211 "	82.13	17.87
212 "	82.71	17.29
213 "	83.29	16.71
214 "	83.88	16.12

## On Each \$100.00 Borrowed.

End of Every Month.	Amount of Credit of Purchaser.	Balance of Loan Owing by Purchaser.
215 months	\$84.47	\$15.53
18 years	85.06	14.94
217 months	85.65	14.35
218 "	86.25	13.75
219 "	86.85	13.15
220 "	87.45	12.55
221 "	88.05	11.95
222 "	88.66	11.34
223 "	89.27	10.73
224 "	89.88	10.12
225 "	90.49	9.51
226 "	91.11	8.89
227 "	91.73	8.27
19 years	92.35	7.65
229 months	92.97	7.13
230 "	93.60	6.40
231 "	94.23	5.77
232 "	94.86	5.14
233 "	95.49	4.51
234 "	96.13	3.87
235 "	96.77	3.23
236 "	97.41	2.59
237 "	98.05	1.95
238 "	98.70	1.30
239 "	99.35	.65
20 years	100.00	<hr/>

FORM 33.

## MORTGAGE BY A HOUSING COMPANY.

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“THE ONTARIO HOUSING ACT, 1919.”

(Section 12, ss. 1 (a) and Section 21.)

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Indenture of Mortgage made (in duplicate) the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, in pursuance of “The Short Forms of Mortgages Act.”

Between:

The \_\_\_\_\_ Housing Company, Limited, being a Company having its head office in the \_\_\_\_\_ of \_\_\_\_\_ in the County of \_\_\_\_\_ in the Province of Ontario, hereinafter called the Mortgagor,

Of the First Part,

—and—

The Housing Commission of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_, hereinafter called the Mortgagee,

Of the Second Part.

Whereas the Mortgagee by virtue and in pursuance of “The Ontario Housing Act, 1919,” with the approval of the Director of the Bureau of Municipal Affairs has agreed to advance to the Mortgagor the sum of \_\_\_\_\_ dollars upon having the repayment thereof with interest thereon at the rate of five per cent. per annum secured in the manner hereinafter appearing;

Witnesseth that in consideration of the sum of \_\_\_\_\_ dollars of lawful money of Canada paid by the said Mortgagee to the said Mortgagor (the receipt whereof is hereby acknowledged) the said Mortgagor doth grant and mortgage unto the said Mortgagee forever all and singular

(Insert description.)

The Mortgagor and Mortgagee covenant and agree each with the other that the provisions of this Indenture added to the short form clauses shall not derogate from the Mortgagee's rights under the long clauses in the said Act but shall be in addition thereto or in substitution for part or parts thereof as it may elect and all shall have the force of covenants.



Provided this mortgage to be void on payment of (1) dollars of lawful money of Canada by two hundred and forty equal successive monthly payments of (2) dollars each, the first of such monthly payments to be made on the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, and the subsequent payments to be made on the \_\_\_\_\_ day of every succeeding calendar month respectively during such period of two hundred and forty months, together with interest at the rate of five per cent. per annum, compounded half-yearly on each instalment from the date the same should have been paid until the payment thereof and taxes and performance of statute labour and observance and performance of all the other provisions of this mortgage. All taxes, rates, assessments and other impositions and allotted sums payable hereunder for the protection of the Mortgagee shall be punctually satisfied by the Mortgagor or those claiming under the Mortgagor when due and when required the Mortgagor shall leave the receipts therefor with the Mortgagee. All instalments in arrear shall bear interest from day to day and such compound interest shall be payable on demand. The Mortgagee may appropriate all payments and decide the method of computing the mortgage account.

(1) Insert amount of principal and interest combined, which will be 240 times the amount of the monthly payments.

(2) Insert amount of monthly payments.

The said Mortgagor covenants with the said Mortgagee, that the Mortgagor will pay the mortgage money and interest, and observe the above proviso. That the Mortgagor has a good title in fee simple to the said lands. And that it has the right to convey the said lands to the said Mortgagee. And that on default the Mortgagee shall have quiet possession of the said lands, free from all incumbrances. And that the said Mortgagor will execute such further assurance of the said lands as may be requisite. And that the said Mortgagor has done no act to incumber the said lands.

And that the said Mortgagor, or those claiming under the Mortgagor, will insure the buildings on the said lands or hereafter erected thereon to the amount of not less than the principal money hereby secured. Such insurance shall be effected with a Company or Companies satisfactory to the Mortgagee, who may also of its own accord and without reference to the Mortgagor effect any insurance it may deem requisite. Subject as aforesaid the Mortgagor shall without demand deliver to the Mortgagee seven days before expiry all necessary renewal receipts or policies for insurance effected by the Mortgagor, with a mortgage clause and with loss payable to the Mortgagee. And the Mortgagor shall also on demand of the Mortgagee deliver to the Mortgagee all renewal receipts or policies for insurance effected by those claiming under the Mortgagor. The Mortgagee shall be named as beneficiary in all insurance contracts effected by the Mortgagor, or those claiming under the Mortgagor, and the Mortgagee shall have a lien for its mortgage debt on all insurance payable to the Mortgagor and may elect to have the insurance moneys applied in reinstatement or towards payment of the moneys secured hereby whether due or not. No policy shall be subject to a co-insurance clause unless with the written consent of the Mortgagee.

And the said Mortgagor doth release to the said Mortgagee all its claims upon the said lands subject to the said proviso, and the Mortgagor doth convey as beneficial owner.

Provided that the said Mortgagee on default of payment for one calendar month may on ten days' notice enter on and lease or sell the said lands. On default in payment for three months the powers contained in this proviso or any of them may be exercised without any notice whatsoever. The Mortgagee may sell for cash or on credit or part cash and the balance on credit and for such price as can reasonably be obtained and may make special conditions of sale. It may buy in and re-sell the mortgaged lands or any part thereof without being answerable for loss occasioned thereby. No purchaser or lessee shall be bound to enquire into the regularity of any sale or lease or be affected by notice of any impropriety. No want of notice or other requirement shall invalidate any sale or lease; the Mortgagee alone shall be responsible. The Mortgagee may sell or lease without entering into actual possession of the lands, and while in possession shall be accountable only for moneys which are actually received by it. Sales may be made from time to time of parts of the mortgaged lands to satisfy any instalment or portion of the principal or other sums owing or in arrear leaving the residue thereof secured hereunder on the remaining lands. The Mortgagee may lease or take sale proceedings hereunder notwithstanding other mortgage proceedings have been taken or are then pending.

Provided that in default of the payment of any interest or of any instalment when the same ought to be paid all the moneys hereby secured shall become payable and the Mortgagor shall not be relieved from default unless with the Mortgagee's written consent.

Provided that until default of payment the Mortgagor shall have quiet possession of the said lands.

All the moneys hereby secured shall also become payable and mortgage proceedings may be taken at the option of the Mortgagee; if the Mortgagor permit or allow acts of waste or refuse to make repairs; if the Mortgagor allow taxes to become in arrear; or if the Mortgagor fail to observe or perform any other covenant, provision or requirement herein contained.

The Mortgagor shall not commit or allow acts of waste or abandon the mortgaged premises, nor permit them to become dirty, vacant or unprotected, but shall at all times keep them and every part thereof protected, clean, painted and otherwise in good and substantial repair. The Mortgagee or its agent may at any time inspect the mortgage premises. If the Mortgagor abandon the premises or fail to keep them clean and in good repair or under cultivation as aforesaid the Mortgagee may arrange for their protection, repair or cultivation in such manner as it may deem necessary and all the expense thereof shall be paid by the Mortgagor with interest.

The Mortgagee may deduct from the mortgage moneys or otherwise satisfy any prior encumbrance, lien, tax or other imposition now or hereafter existing against the mortgaged premises and shall be entitled to all the equities and securities of the person so paid off and may retain any discharge unregistered. The Mortgagee may also from time to time

advance moneys to pay insurance premiums, for repairing and cleaning or for completing any unfinished building, recovering or keeping possession of the mortgage premises, or in collecting any moneys payable hereunder or generally in protecting its security. All such sums when paid or incurred by the Mortgagee shall be added to the mortgage debt and all shall bear interest from day to day and be payable by the Mortgagor forthwith on demand and with all interest and compound interest and other sums payable hereunder shall be a charge on the said lands until paid, in priority to all claimants subsequent to this mortgage.

Neither the execution nor the registration of this mortgage nor the advance in part of the mortgage moneys shall bind the Mortgagee to advance the moneys or any unadvanced portion thereof; nevertheless the estate conveyed shall vest forthwith. If the loan be not completed any moneys advanced with interest shall be charged upon the lands and shall be repayable forthwith and in default of payment mortgage proceedings may be instituted.

As against the Mortgagor every part or lot into which the mortgaged premises may be divided shall stand charged with the whole mortgage debt, but the Mortgagee may from time to time at his discretion release any of the said parts or lots or any other security or surety for the mortgage debt with or without consideration and without being accountable for the value thereof or for any moneys except those actually received by it, and without thereby releasing any other part of the said lands or any person from the covenants of this mortgage.

No extension or waiver of default given by the Mortgagee to the Mortgagor or to any party interested in the equity of redemption shall prejudice the rights of the Mortgagee against the lands, the Mortgagor or any other person liable for the payment of the mortgage moneys.

Provided and it is hereby agreed that

(1) In case a purchaser from the Mortgagor of the lands hereinbefore described or any part thereof shall pay the Mortgagor any sum in excess of the monthly instalments then payable by the said purchaser, eighty-five per cent. of such excess shall forthwith be paid by the Mortgagor to the Mortgagee and shall be applied by the Mortgagee on account of the mortgage moneys hereby secured.

(2) The Mortgagor when not in default hereunder may repay the said principal sum with interest thereon as aforesaid by such greater instalments than the instalments hereinbefore mentioned as it may desire but such instalments shall be paid on one of the monthly days before mentioned.

(3) When any payment shall have been made as aforesaid in addition to such monthly instalments, the monthly instalments payable by the Mortgagor thereafter shall be proportionately smaller by a re-adjustment of the amount of interest included therein, and in case any dispute or difference shall arise as to the monthly instalments payable by the Mortgagor after any such payment in addition to the monthly payments shall have been made, the amount of such monthly instalments shall be ascer-

tained and fixed by the Director of the Bureau of Municipal Affairs for the time being, and the amount so fixed by him shall be final and binding on the parties hereto and those claiming under them respectively.

This Indenture shall extend to and bind and may be taken advantage of by the respective successors and assigns of the parties hereto and all provisions hereof shall have effect notwithstanding any statute to the contrary.

Witness the Corporate Seal of the Company certified by the signatures of its duly authorized officers.

Signed, Sealed and Delivered } The Housing Company,  
in the presence of } Limited. President.  
Secretary.

(Seal of Company.)

Province of Ontario,  
County of  
To Wit: }

I, \_\_\_\_\_ of the \_\_\_\_\_ of \_\_\_\_\_ in the  
County of \_\_\_\_\_ make oath and say:

1. That I was personally present and did see \_\_\_\_\_, the  
President and \_\_\_\_\_, the Secretary of The \_\_\_\_\_ Hous-  
ing Company, Limited, sign and affix the common seal of the said Com-  
pany to and deliver the within document and a duplicate thereof.

2. That the said document and duplicate were executed by the said  
Company at the \_\_\_\_\_ of \_\_\_\_\_.

3. That I know the said parties.

4. That I am a subscribing witness to the said document and duplicate.

Sworn before me at the \_\_\_\_\_  
of \_\_\_\_\_  
in the County of \_\_\_\_\_  
this \_\_\_\_\_  
day of \_\_\_\_\_, 19 \_\_\_\_\_.

A Commissioner for taking affidavits, etc.



FORM 34.

## MORTGAGE BY FARMER TO A COMMISSION.

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“THE ONTARIO HOUSING ACT, 1919.”

(Section 13.)

---

Indenture of Mortgage made (in duplicate) the                      day of  
 , 19    , in pursuance of “The Short Forms of Mortgages Act.”

Between :

                                of the                      of                      (here fill in  
 occupation) hereinafter called the Mortgagor,

Of the First Part,

The Housing Commission of the                      Municipality  
 of the                      of                      hereinafter called the  
 Mortgagee,

of the Second Part,

—and—

wife of                      the said Mortgagor,  
 Of the Third Part.

Whereas the Mortgagee by virtue and in pursuance of “The Ontario Housing Act, 1919,” with the approval of the Director of the Bureau of Municipal Affairs has agreed to advance to the Mortgagor the sum of                      dollars to be used by the Mortgagor for the purpose of erecting a dwelling house on the lands hereinafter described for a married son (or for a married man employed by him on his farm) upon having the payment thereof with interest thereon at the rate of five per cent. per annum secured in the manner hereinafter appearing;

Witnesseth that in consideration of                      dollars of lawful money of Canada paid by the said Mortgagee to the said Mortgagor (the receipt whereof is hereby acknowledged), the said Mortgagor doth grant and mortgage unto the said Mortgagee forever all and singular.

(Insert description.)

(NOTE.—In case the mortgage now to be given is a second mortgage insert the following:

Subject to a mortgage dated the                      day of  
 19    , given by the Mortgagor to                      of                      to secure  
 the sum of \$                      and interest and registered in the Registry  
 Office for the County of                      on the                      day of  
 19    , as No.                      .)



The Mortgagor and Mortgagee covenant and agree each with the other that the provisions of this indenture added to the short form clauses shall not derogate from the Mortgagee's rights under the long clauses in the said Act but shall be in addition thereto or in substitution for part or parts thereof as it may elect and all shall have the force of covenants.

And the said wife of the said Mortgagor hereby bars her dower in the said lands, and she agrees that the Mortgagee may without further notice to her deal with the mortgaged lands and the mortgage debt as it may see fit.

Provided this mortgage to be void on payment of (1) dollars of lawful money of Canada by two hundred and forty equal successive monthly payments of (2) dollars each, the first of such monthly payments to be made on the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, and the subsequent payments to be made on the \_\_\_\_\_ day of every succeeding calendar month respectively during such period of two hundred and forty months, together with interest at the rate of five per cent. per annum, compounded half-yearly on each instalment from the date the same should have been paid until the payment thereof, and taxes and performance of statute labour and observance and performance of all the other provisions of this mortgage. All taxes, rates, assessments and other impositions and allotted sums payable hereunder for the protection of the Mortgagee shall be punctually satisfied by the Mortgagor when due and when required the Mortgagor shall leave the receipts therefor with the Mortgagee. All instalments in arrear shall bear interest from day to day and such compound interest shall be payable on demand. The Mortgagee may appropriate all payments and decide the method of computing the mortgage account.

The said Mortgagor covenants with the said Mortgagee, that the Mortgagor will pay the mortgage money and interest, and observe the above proviso. That the Mortgagor has a good title in fee simple to the said lands. And that he has the right to convey the said lands to the said Mortgagee. And that on default the Mortgagee shall have quiet possession of the said lands, free from all encumbrances. And that the said Mortgagor will execute such further assurances of the said lands as may be requisite. And that the said Mortgagor has done no act to encumber the said lands.

And that the said Mortgagor will insure the buildings on the said lands or hereafter erected thereon to the amount of not less than the principal money hereby secured. Such insurance shall be effected with a Company or Companies satisfactory to the Mortgagee, who may also of its own accord and without reference to the Mortgagor effect any insurance it may deem requisite in which event the insurance effected by the Mortgagor shall be cancelled and subject as aforesaid the Mortgagor shall without demand deliver to the Mortgagee seven days before expiry all necessary renewal receipts or new policies with a mortgage clause and with loss payable to the Mortgagee. The Mortgagee shall be named as beneficiary in all insurance contracts effected by the Mortgagor

(1) Insert total amount of principal and interest combined, which will be 240 times the amount of the monthly payments.

(2) Insert amount of monthly payments.

and the Mortgagee shall have a lien for its mortgage debt on all insurance payable to the Mortgagor and may elect to have the insurance moneys applied in reinstatement or towards payment of the moneys secured hereby whether due or not. No policy shall be subject to a co-insurance clause unless with the written consent of the Mortgagee.

And the said Mortgagor doth release to the said Mortgagee all his claims upon the said lands (including fixtures, machinery, crops and trees) subject to the said proviso, and the Mortgagor doth convey as beneficial owner.

Provided that the said Mortgagee on default of payment for one calendar month may on ten days' notice enter on and lease or sell the said lands. On default in payment for three months the powers contained in this proviso or any of them may be exercised without any notice whatsoever. The Mortgagee may sell for cash or on credit or part cash and the balance on credit and for such price as can reasonably be obtained and may make special conditions of sale. He may rescind or vary any contract of sale and may buy in and re-sell the mortgaged lands or any part thereof without being answerable for loss occasioned thereby. The Mortgagee may sell fixtures, machinery, crops and standing or fallen trees apart from the lands and the purchaser shall have all necessary access for severing, cutting and removal. No purchaser or lessee shall be bound to enquire into the regularity of any sale or lease or be affected by notice of any impropriety. No want of notice or other requirement shall invalidate any sale or lease; the Mortgagee alone shall be responsible. The Mortgagee may sell or lease without entering into actual possession of the lands and when he desires to take possession he may break locks and bolts and while in possession shall be accountable only for moneys which are actually received by him. Sales may be made from time to time of parts of the mortgaged lands to satisfy any instalment or portion of the principal or other sums owing or in arrear leaving the residue thereof secured hereunder on the remaining lands. The Mortgagee may lease or take sale proceedings hereunder notwithstanding other mortgage proceedings have been taken or are then pending.

Provided that the Mortgagee may distrain for arrears of interest and also for overdue instalments and any other sum payable hereunder. The Mortgagor waives the right to claim exemptions and agrees that the Mortgagee shall not be limited in the amount for which it may distrain.

Provided that in default of the payment of any interest or of any instalment when the same ought to be paid all the moneys hereby secured shall become payable and the Mortgagor shall not be relieved from default unless with the Mortgagee's written consent. All the moneys hereby secured shall also become payable and mortgage proceedings may be taken at the option of the Mortgagee upon the registration of any Mechanic's lien; if any building being erected or altered be allowed to remain unfinished or without substantial work being done thereon for fourteen days; if the Mortgagor permit or allow acts or waste or refuse to make repairs; if the mortgaged premises be wholly or partly damaged or destroyed by fire, tempest or other cause; if the Mortgagor allow taxes or any pay-

ment under a prior encumbrance to become in arrear; or if the Mortgagor fail to observe or perform any other covenant, provision or requirement herein contained.

Provided that until default of payment the Mortgagor shall have quiet possession of the said lands.

The Mortgagor shall not commit or allow acts of waste or abandon the mortgaged premises, nor permit them to become dirty, vacant or unprotected, but shall at all times keep them and every part thereof protected, clean, painted and otherwise in good and substantial repair and all farm and garden lands properly tilled and cultivated. The Mortgagee or his agent may at any time inspect the mortgage premises. If the Mortgagor abandon the premises or fail to keep them clean and in good repair or under cultivation as aforesaid the Mortgagee may arrange for their protection, repair or cultivation in such manner as he may deem necessary and all the expenses thereof shall be paid by the Mortgagor with interest.

The Mortgagee may deduct from the mortgage moneys or otherwise satisfy any prior encumbrance, lien, tax or other imposition now or hereafter existing against the mortgaged premises and shall be entitled to all the equities and securities of the person so paid off and may retain any discharge unregistered. The Mortgagee may also from time to time advance moneys to pay insurance premiums, for repairing and cleaning or for completing any unfinished building, for cultivation, recovering or keeping possession of the mortgage premises or generally in protecting its security. All such sums when paid or incurred by the Mortgagee shall be added to the mortgage debt and all shall bear interest from day to day and be payable by the Mortgagor forthwith on demand and with all interest and compound interest and other sums payable hereunder shall be a charge on the said lands until paid, in priority to all claimants subsequent to this mortgage.

Neither the execution nor the registration of this mortgage nor the advance in part of the mortgage moneys shall bind the Mortgagee to advance the moneys or any unadvanced portion thereof; nevertheless, the estate conveyed shall vest forthwith. If the loan be not completed, any moneys advanced with interest shall be charged upon the lands and shall be repayable forthwith and in default of payment mortgage proceedings may be instituted.

As against the Mortgagor every part or lot into which the mortgaged premises may be divided shall stand charged with the whole mortgage debt, but the Mortgagee may from time to time at his discretion release any of the said parts or lots or any other security or surety for the mortgage debt with or without consideration and without being accountable for the value thereof or for any moneys except those actually received by him, and without thereby releasing any other part of the said lands or any person from the covenants of this mortgage.

No extension or waiver of default given by the Mortgagee to the Mortgagor or to any party interested in the equity of redemption shall prejudice the rights of the Mortgagee against the lands, the Mortgagor or any other person liable for the payment of the mortgage moneys.



Provided and it is hereby agreed (1) The Mortgagor when not in default hereunder may from time to time pay to the Mortgagee in addition to any monthly instalment the sum of \$100 or any multiple of said sum in reduction of the said mortgage money and interest then remaining unpaid. (2) When any payment shall have been made as aforesaid in addition to such monthly instalments, the monthly instalments payable by the Mortgagor thereafter shall be proportionately smaller by a readjustment of the amount of interest included therein, and in case any dispute or difference shall arise as to the monthly instalments payable by the Mortgagor after such payment in addition to the monthly payment shall have been made, the amount of such monthly instalments shall be ascertained and fixed by the Director of the Bureau of Municipal Affairs for the time being, and the amount so fixed by him shall be final and binding on the parties hereto and those claiming under them respectively.

This Indenture shall extend to and bind and may be taken advantage of by the respective heirs, executors, administrators, successors and assigns as the case may be of each and every party hereto and when there is more than one Mortgagor or a female party or a corporation or no party of the third part this indenture shall be read with all grammatical and other changes thereby rendered necessary, all covenants shall be joint and several, time shall be of the essence hereof and all provisions hereof shall have effect notwithstanding any statute to the contrary.

In witness whereof the parties hereto have hereunto set their hands and seals.

Signed, Sealed and delivered,

in the presence of

Province of Ontario,

County of

To wit:

I,

of the

of

in the County of

make oath and say

1. That I was personally present and did see the within Instrument and duplicate thereof duly signed, sealed and executed by

, the part thereto.

2. That the said Instrument and duplicate were executed by the said part at the of

3. That I know the said part

4. That I am a subscribing witness to the said Instrument and duplicate.

Sworn before me at the  
of in the

County of

this

day of

19 .

A Commissioner for taking Affidavits, etc.

FORM 35.

## MORTGAGE BY FARMER TO THE PROVINCIAL TREASURER.

---

“THE ONTARIO HOUSING ACT, 1919.”

(Section 13.)

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Indenture of Mortgage made (in duplicate) the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, in pursuance of the Short Forms of Mortgages Act.

Between:

\_\_\_\_\_ of the \_\_\_\_\_  
 of \_\_\_\_\_ (fill in occupation)  
 hereinafter called the Mortgagor,  
 Of the First Part,  
 The Treasurer of the Province of Ontario,  
 hereinafter called the Mortgagee,  
 Of the Second Part,

—and—

wife of the said Mortgagor,  
 Of the Third Part.

Whereas upon the direction of the Lieutenant-Governor in Council and on the recommendation of the Director of the Bureau of Municipal Affairs the Mortgagee by virtue and in pursuance of “The Ontario Housing Act, 1919,” has agreed to advance to the Mortgagor the sum of \_\_\_\_\_ dollars to be used by the Mortgagor for the purpose of erecting a dwelling house on the lands hereinafter described for a married son (or for a married man employed by him on his farm) upon having the payment thereof with interest thereon at the rate of five per cent. per annum secured in the manner hereinafter appearing;

Witnesseth that in consideration of \_\_\_\_\_ dollars of lawful money of Canada paid by the said Mortgagee to the said Mortgagor (the receipt whereof is hereby acknowledged) the said Mortgagor doth grant and mortgage unto the said Mortgagee forever all and singular

(Insert description.)

(NOTE.—In case the mortgage now to be given is a second mortgage insert the following:

Subject to a mortgage dated the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, given by the Mortgagor to \_\_\_\_\_ of \_\_\_\_\_ to secure the sum of \$ \_\_\_\_\_ and interest and registered in the Registry Office for the County of \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, as No. \_\_\_\_\_.)



The Mortgagor and the Mortgagee covenant and agree each with the other that the provisions of this indenture added to the short form clauses shall not derogate from the Mortgagee's rights under the long clauses in the said Act but shall be in addition thereto or in substitution for part or parts thereof as it may elect and all shall have the force of covenants.

And the said wife of the said Mortgagor hereby bars her dower in the said lands, and she agrees that the Mortgagee may without further notice to her deal with the mortgaged lands and the mortgage debt as it may see fit.

Provided this mortgage to be void on payment of

(1) Insert amount of principal and interest combined, which will be 240 times the amount of the monthly payments. (1) dollars of lawful money of Canada by two hundred and forty equal successive monthly payments of (2) dollars each, the first of such monthly payments to be made on the \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_, and the subsequent payments to be made on the \_\_\_\_\_ day of \_\_\_\_\_ every succeeding calendar month respectively during such period of two hundred and forty months, together with interest at the rate of five per cent.

(2) Insert amount of monthly payment. per annum, compounded half yearly on each instalment from the date the same should have been paid until the payment thereof, and taxes and performance of statute labour and observance and performance of all the other provisions of this mortgage. All taxes, rates, assessments and other impositions and allotted sums payable hereunder for the protection of the Mortgagee shall be punctually satisfied by the Mortgagor when due and when required the Mortgagor shall leave the receipts therefor with the Mortgagee. All instalments in arrear shall bear interest from day to day and such compound interest shall be payable on demand. The Mortgagee may appropriate all payments and decide the method of computing the mortgage account.

The said Mortgagor covenants with the said Mortgagee, that the Mortgagor will pay the mortgage money and interest and observe the above proviso. That the Mortgagor has a good title in fee simple to the said lands. And that he has the right to convey the said lands to the said Mortgagee. And that on default the Mortgagee shall have quiet possession of the said lands, free from all incumbrances. And that the said Mortgagor will execute such further assurances of the said lands as may be requisite. And that the said Mortgagor has done no act to incumber the said lands.

And that the said Mortgagor will insure the buildings on the said lands or hereafter erected thereon to the amount of not less than the principal money hereby secured. Such insurance shall be effected with a Company or Companies satisfactory to the Mortgagee, who may also of its own accord and without reference to the Mortgagor effect any insurance he may deem requisite in which event the insurance effected by the Mortgagor shall be cancelled and subject as aforesaid the Mortgagor shall without demand deliver to the Mortgagee seven days before expiry all necessary renewal receipts or new policies with a mortgage clause and with loss payable to the Mortgagee. The Mortgagee shall be

named as beneficiary in all insurance contracts effected by the Mortgagor and the Mortgagee shall have a lien for the mortgage debt on all insurance payable to the Mortgagor and may elect to have the insurance moneys applied in reinstatement or towards payment of the moneys secured hereby whether due or not. No policy shall be subject to a co-insurance clause unless with the written consent of the Mortgagee.

And the said Mortgagor doth release to the said Mortgagee all his claims upon the said lands (including all fixtures, machinery, crops and trees) subject to the said proviso, and the Mortgagor doth convey as beneficial owner.

Provided that the said Mortgagee on default of payment for one calendar month may on ten days' notice enter on and lease or sell the said lands. On default in payment for three months the powers contained in this proviso or any of them may be exercised without any notice whatsoever. The Mortgagee may sell for cash or on credit or part cash and the balance on credit and for such price as can reasonably be obtained and may make special conditions of sale. He may rescind or vary any contract of sale and may buy in and re-sell the mortgaged lands or any part thereof without being answerable for loss occasioned thereby. The Mortgagee may sell fixtures, machinery, crops and standing or fallen trees apart from the lands and the purchaser shall have all necessary access for severing, cutting and removal. No purchaser or lessee shall be bound to enquire into the regularity of any sale or lease or be affected by notice of any impropriety. No want of notice or other requirement shall invalidate any sale or lease; the Mortgagee alone shall be responsible. The Mortgagee may sell or lease without entering into actual possession of the lands and when he desires to take possession he may break locks and bolts and while in possession shall be accountable only for moneys which are actually received by him. Sales may be made from time to time of parts of the mortgaged lands to satisfy any instalment or portion of the principal or other sums owing or in arrear leaving the residue thereof secured hereunder on the remaining lands. The Mortgagee may lease or take sale proceedings hereunder notwithstanding other mortgage proceedings have been taken or are then pending.

Provided that the Mortgagee may distrain for arrears of interest and also for overdue instalments and any other sum payable hereunder. The Mortgagor waives the right to claim exemptions and agrees that the Mortgagee shall not be limited in the amount for which he may distrain.

Provided that in default of the payment of any interest or of any instalment when the same ought to be paid, all the moneys hereby secured shall become payable and the Mortgagor shall not be relieved from default unless with the Mortgagee's written consent. All the moneys hereby secured shall also become payable and mortgage proceedings may be taken at the option of the Mortgagee; upon the registration of any Mechanic's Lien; if any building being erected or altered be allowed to remain unfinished or without substantial work being done thereon for fourteen days; if the Mortgagor permit or allow acts of waste or refuse to make repairs; if the mortgaged premises be wholly or partly damaged or destroyed by fire, tempest or other cause; if the Mortgagor allow

taxes or any payment under a prior encumbrance to become in arrear; or if the Mortgagor fail to observe or perform any other covenant, provision or requirement herein contained.

Provided that until default of payment the Mortgagor shall have quiet possession of the said lands.

The Mortgagor shall not commit or allow acts of waste or abandon the mortgaged premises, nor permit them to become dirty, vacant or unprotected, but shall at all times keep them and every part thereof protected, clean, painted and otherwise in good and substantial repair and all farm and garden lands properly tilled and cultivated. The Mortgagee or his agent may at any time inspect the mortgage premises. If the Mortgagor abandon the premises or fail to keep them clean and in good repair or under cultivation as aforesaid the Mortgagee may arrange for their protection, repair or cultivation in such manner as he may deem necessary and all the expense thereof shall be paid by the Mortgagor with interest.

The Mortgagee may deduct from the Mortgage moneys or otherwise satisfy any prior encumbrance, lien, tax or other imposition now or hereafter existing against the mortgaged premises and shall be entitled to all the equities and securities of the person so paid off and may retain any discharge unregistered. The Mortgagee may also from time to time advance moneys to pay insurance premiums, for repairing and cleaning or for completing any unfinished building, for cultivation, recovering or keeping possession of the mortgage premises or generally in protecting its security. All such sums when paid or incurred by the Mortgagee shall be added to the mortgage debt and all shall bear interest from day to day and be payable by the Mortgagor forthwith on demand and with all interest and compound interest and other sums payable hereunder shall be a charge on the said lands until paid, in priority to all claimants subsequent to this mortgage.

Neither the execution nor the registration of this mortgage nor the advance in part of the mortgage moneys shall bind the Mortgagee to advance the moneys or any unadvanced portion thereof; nevertheless the estate conveyed shall vest forthwith. If the loan be not completed any moneys advanced with interest shall be charged upon the lands and shall be repayable forthwith and in default of payment mortgage proceedings may be instituted.

As against the Mortgagor every part or lot into which the mortgaged premises may be divided shall stand charged with the whole mortgage debt, but the Mortgagee may from time to time at his discretion release any of the said parts or lots or any other security or surety for the mortgage debt with or without consideration and without being accountable for the value thereof or for any moneys except those actually received by him, and without thereby releasing any other part of the said lands or any person from the covenants of this mortgage.

No extension or waiver of default given by the Mortgagee to the Mortgagor or to any party interested in the equity of redemption shall prejudice the rights of the Mortgagee against the lands, the Mortgagor or any other person liable for the payment of the mortgage moneys.



Provided and it is hereby agreed; (1) The Mortgagor when not in default hereunder may from time to time pay to the Mortgagee in addition to any monthly instalment the sum of \$100.00 or any multiple of said sum in reduction of the said mortgage money and interest then remaining unpaid; (2) When any payment shall have been made as aforesaid in addition to such monthly instalments, the monthly instalments payable by the Mortgagor thereafter shall be proportionately smaller by a readjustment of the amount of interest included therein, and in case any dispute or difference shall arise as to the monthly instalments payable by the Mortgagor after such payment in addition to the monthly payments shall have been made, the amount of such monthly instalments shall be ascertained and fixed by the Director of the Bureau of Municipal Affairs for the time being, and the amount so fixed by him shall be final and binding on the parties hereto and those claiming under them respectively.

This Indenture shall extend to and bind and may be taken advantage of by the respective heirs, executors, administrators, successors and assigns as the case may be of each and every party hereto and when there is more than one Mortgagor or a female party or a corporation or no party of the third part this indenture shall be read with all grammatical and other changes thereby rendered necessary, all covenants shall be joint and several, time shall be of the essence hereof and all provisions hereof shall have effect notwithstanding any statute to the contrary.

In witness whereof the parties hereto have hereunto set their hands and seals.

Signed, sealed and delivered

in the presence of

}

(Seal)

Province of Ontario,

County of

To Wit:

}

I,

of the

of

in the County of

make oath and say:

1. That I was personally present and did see the within Instrument and duplicate thereof duly signed, sealed and executed by \_\_\_\_\_, the part thereto.

2. That the said Instrument and duplicate were executed by the said part at the \_\_\_\_\_ of \_\_\_\_\_.

3. That I know the said part \_\_\_\_\_.

4. That I am a subscribing witness to the said Instrument and duplicate.

Sworn before me at the \_\_\_\_\_  
of \_\_\_\_\_ in the \_\_\_\_\_  
County of \_\_\_\_\_ this \_\_\_\_\_

day of \_\_\_\_\_

, 19 \_\_\_\_\_

A Commissioner for taking Affidavits, etc.

FORM 36.

## DEBENTURE BY-LAW OF A MUNICIPALITY.

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“THE ONTARIO HOUSING ACT, 1919.”

(Sections 7 and 9 and Subsection 3, Section 20.)

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## BY-LAW No. .

A By-law to provide for borrowing \$ from the Lieutenant-Governor in Council under the provisions of Sections 7 and 9 and Subsection 3 of Section 20 of “The Ontario Housing Act, 1919,” and for issuing debentures for said amount to be deposited with the Treasurer of the Province of Ontario as collateral security for the payment of the said loan.

Whereas by virtue and in pursuance of “The Ontario Housing Act, 1919,” the Municipal Council of the of did on the day of 1919, pass a By-law declaring that said Act shall apply to the said municipality.

And whereas a Housing Commission of this municipality has been duly appointed under the provisions of the said Act.

And whereas the Municipal Corporation desires to borrow from the Province of Ontario the sum of \$ to be expended or loaned under the provisions of the said Act.

And whereas it is expedient to borrow the said sum and to issue debentures therefor bearing interest at the rate of five per cent. per annum and that such debentures be delivered to and deposited with the Treasurer of the Province of Ontario to secure repayment of the said loan in the manner and as provided in the said Act.

And whereas it is expedient to provide that the said loan shall be repayable in yearly sums during the period of twenty years, of such an amount respectively that the aggregate amount payable for principal and interest in any year shall be equal as nearly as may be to the amount so payable for principal and interest in each of the other years.

And whereas the Director of the Bureau of Municipal Affairs has approved of the Municipal Corporation borrowing from the Province of Ontario the said sum of \$ .

And whereas the amount of the whole rateable property of the Municipality, according to the last revised assessment roll is \$ .

And whereas the amount of the existing debenture debt of the Corporation (exclusive of local improvement debts, secured by special rates or assessment) is \$ and no part of the principal or interest is in arrear.



Therefore the Municipal Council of the \_\_\_\_\_ of \_\_\_\_\_ enacts as follows:

1. That for the purpose aforesaid there shall be borrowed on the credit of the Corporation (\$ \_\_\_\_\_), and debentures shall be issued therefor in sums of not less than \$1,000 each, bearing interest at the rate of five per cent. per annum.

2. The debentures shall all bear the same date and shall be issued within one year after the date on which this By-law is passed, and may bear any date within such one year, and shall be payable in twenty annual instalments, during the twenty years next after the time when the same are issued, and the respective amounts of principal and interest payable in each of such years shall be as follows:

No.	Principal.	Interest.	Total.
1	\$30.00	\$50.00	\$80.00
2	31.50	48.50	80.00
3	33.10	46.90	80.00
4	34.70	45.30	80.00
5	36.50	43.50	80.00
6	38.30	41.70	80.00
7	40.20	39.80	80.00
8	42.30	37.70	80.00
9	44.40	35.60	80.00
10	46.60	33.40	80.00
11	49.00	31.00	80.00
12	51.40	28.60	80.00
13	54.00	26.00	80.00
14	56.70	23.30	80.00
15	59.60	20.40	80.00
16	62.60	17.40	80.00
17	65.70	14.30	80.00
18	69.00	11.00	80.00
19	72.50	7.50	80.00
20	76.10	3.90	80.00

NOTE.—The above figures are for a loan from the Lieutenant-Governor in Council of \$1,000.00. For a loan of a larger amount, all the figures must be increased in the same proportion. For example: Where a loan is for \$100,000.00 all the above figures must be multiplied by one hundred.

3. The debentures as to both principal and interest may be expressed in Canadian currency or in Sterling money of Great Britain, at the rate of one pound sterling for each four dollars and eighty-six and two-thirds cents, and may be payable at any place or places in Canada or Great Britain.

4. The (Mayor or Reeve) of the Corporation shall sign and issue the debentures, and the same shall also be signed by the Treasurer of the Corporation, and the debentures shall be sealed with the seal of the Corporation.

5. Upon non-payment by The Housing Commission of the Municipality of the of to the Treasurer of the Province of Ontario of one or more of the monthly instalments when due and payable as provided in Section 20 of "The Ontario Housing Act, 1919," or any amendment to such section, it shall be lawful for the Treasurer of the Province of Ontario to sell and dispose of one or more of the said debentures by public auction or by private contract, without notice to the said Municipal Corporation or to the said Commission; and the receipt of the said Treasurer shall be a sufficient discharge for any money arising under the present power of sale and no purchaser shall be concerned to enquire whether this power of sale has arisen or whether any money is due or payable to the said Treasurer in respect of the loan for which this debenture shall have been deposited with or delivered to him. The proceeds of any such sale shall be applied first in payment of all costs, charges and expenses properly incurred by the said Treasurer as incident to the sale, secondly, in payment of such one or more of the said instalments as shall then be due and payable with interest at the rate of five per cent. per annum from the date when each such instalment shall have become due and payable. And thirdly, in payment from time to time thereafter of such one or more monthly instalments as may subsequently become due and payable with like interest and of all costs and expenses that may be incurred by the said Treasurer by reason of such non-payment. And when the whole of the said loan and interest shall have been paid the residue (if any) of the money so received shall be paid to the said Municipal Corporation of the of

Provided, however, when the full amount of the said loan with interest as aforesaid shall have been paid, the said Treasurer shall deliver or re-transfer said debentures or such of said debentures not sold to the said Municipal Corporation.

6. The Municipal Corporation shall levy and raise for the payment of each debenture sold or disposed of by the said Treasurer as aforesaid a sum equivalent to \$80 per annum for each \$1,000 debenture so sold or disposed of and such sum or sums shall be levied and raised annually by a special rate sufficient to make such payment in addition to all other rates on all rateable property in the Municipality at the same time and in the same manner as other rates.

7. This By-law shall come into effect on the day of the final passing thereof.

Passed this

day of

19 .

Mayor (or Reeve)

Clerk

(Seal of Corporation.)

NOTE.—After the first reading of the By-law and before its final passage, copies of it in duplicate should be submitted to the Director, in order to obtain his approval of the borrowing from the Province of Ontario of such money as it is proposed to borrow.

When passed, a certified copy of the By-law is to be forwarded to the Director.

FORM 37.

APPROVAL BY THE DIRECTOR TO A MUNICIPALITY TO  
BORROW FROM THE PROVINCE.

“THE ONTARIO HOUSING ACT, 1919.”

(Section 9 (1).)

In accordance with Section 9 (1) of “The Ontario Housing Act, 1919,” I hereby approve of the Municipal Council of the  
of                      borrowing from the Province of Ontario the sum of  
\$                      for the purposes of “The Ontario Housing Act, 1919,” as  
provided for in the foregoing proposed by-law.

Dated this                      day of                      , 1919.

*Director of the Bureau of Municipal Affairs.*

NOTE.—This approval will be endorsed on the proposed debenture By-law of the Municipality.

FORM 38.

FORM OF DEBENTURE.

CANADA.

PROVINCE OF ONTARIO.

No.                      of                      \$

DEBENTURE.

The Corporation of the                      of                      hereby  
promises to pay to the Bearer the sum of                      Dollars  
and                      Cents of lawful money of Canada, at the office  
of the                      in the                      day of  
on the                      day of                      19

Dated at                      this                      day of                      ,  
one thousand nine hundred and                      .

In testimony whereof and under the authority of By-law No.                      of the Municipal Council of the Corporation of the                      of  
passed on the                      day of  
19                      , this debenture is sealed with the Seal of the Corporation and signed  
by the                      and Treasurer thereof.

(Seal of Corporation)

*Treasurer.....Mayor (or Reeve)*

## FORM 39.

DETERMINATION BY DIRECTOR OF DATE WHEN A COMMISSION IS TO COMMENCE REPAYMENT OF A LOAN.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection 2, Section 20.)

Whereas the Municipal Corporation of the  
of                      has borrowed from the Province of Ontario the  
sum of \$                      for the purposes of "The Ontario Housing Act,  
1919."

And whereas the Province of Ontario has advanced to the Housing Commission of such Municipality said sum of \$ \_\_\_\_\_ on \_\_\_\_\_ estimates, the final estimate therefor being paid on the \_\_\_\_\_ day of \_\_\_\_\_ 1919.

And whereas such loan is to be repaid in equal monthly instalments by said Commission to the Treasurer of Ontario, commencing one month after a date fixed by the Director,

Therefore the Director hereby determines that the repayment of such loan in equal monthly instalments by said Commission to the Treasurer of Ontario shall commence one month after the                      day of  
1919.

Dated this                      day of                      , 1919.

Director,

NOTE.—The date which the Director will fix will be approximately two months after the date when the final estimate on the loan was paid by the Province, and the monthly instalment repayments must commence one month after that. The date fixed by the Director may, however, in his discretion, be fixed for a later period than above mentioned. This will only be done in the event of the Commission making application to the Director for such later date, and furnishing him with good reasons why a later date should be so fixed.

FORM 40.

**DETERMINATION BY DIRECTOR OF DATE WHEN A COMPANY  
IS TO COMMENCE REPAYMENT OF A LOAN.**

“THE ONTARIO HOUSING ACT, 1919.”

(Subsection 1, Section 21.)

Whereas the Municipal Corporation of the  
of \_\_\_\_\_ has borrowed from the Province of Ontario the  
sum of \$ \_\_\_\_\_ for the purposes of “The Ontario Housing Act,  
1919.”

And whereas the Province of Ontario has advanced to the Housing  
Commission of such Municipality said sum of \$ \_\_\_\_\_ on  
estimates, the final estimate therefor being paid on the  
day of \_\_\_\_\_, 1919.

And whereas the said Commission has out of said money so borrowed  
from the Province of Ontario made a loan of \$ \_\_\_\_\_ to The  
Housing Company, Limited, under the provisions of the said Act.

And whereas the loan so made by said Commission to said Company  
is to be repaid in equal monthly instalments by said Company to said  
Commission, commencing one month after a date fixed by the Director.

Therefore the Director hereby determines that the repayment of such  
loan in equal monthly instalments by said Company to said Commission  
shall commence one month after the \_\_\_\_\_ day of \_\_\_\_\_,  
1919.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 1919.

*Director.*

NOTE.—The date which the Director will fix will be approximately two  
months after the date when the final estimate on the loan was paid by the  
Province, and the monthly instalment repayments by the Company must com-  
mence one month after that. The date fixed by the Director may, however,  
in his discretion, be fixed for a later period than above mentioned. This will  
only be done in the event of the Company and the Commission making appli-  
cation to the Director for such later date, and furnishing him with good  
reasons why a later date should be so fixed.



FORM 41.

APPLICATION TO A COMMISSION OR COMPANY FOR CONSENT  
TO ASSIGNMENT OF AN AGREEMENT FOR SALE.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection (e) of Section 16 (1).)

To the Housing Commission of the Municipality of the  
of

Or  
To the                      Housing Company, Limited.

I,    of No.

Street, in the                      of                      (here fill in occupation of

applicant) hereby make application to you for your consent to my

assigning to                      of No.                      Street,

in the                      of                      (here fill in occupation)

that certain Agreement for Sale dated the                      day of

1919, under which the house and premises known and described as

(here insert short description of house)

has been sold to and purchased by me from you under the provisions of  
"The Ontario Housing Act, 1919."

And I hereby declare that said                      is a British subject.

Dated this                      day of                      , 1919.

Witness:                      Signature of Applicant

NOTE.—This application must be duly signed and witnessed in duplicate, and forwarded to the Commission (or Company) for consent to be given to the proposed assignment.

If the consent is given, one copy will be returned with such consent annexed. Such consent may be in the following form:—

FORM 42.

CONSENT OF A COMMISSION OR COMPANY TO ASSIGNMENT  
OF AN AGREEMENT FOR SALE.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection (e) of Section 16 (1).)

The Housing Commission of the Municipality of the  
of (or, The Housing Company, Limited)  
hereby consents to the annexed assignment dated the  
day of , 19 , by of the of  
to of the of

Provided this consent is restricted to the particular assignment hereby  
authorized, and save as aforesaid the covenants in the agreement mentioned  
in the annexed assignment contained against assignment shall remain in  
full force and effect.

Dated this day of , 1919.

The Housing Commission of the Municipality of the

of

By

*Chairman.*

*Secretary.*

(Seal of Commission.)

Or

The

Housing Company, Limited.

By

*President.*

*Secretary.*

(Seal of Company.)

FORM 43.

APPLICATION TO DIRECTOR FOR CONSENT TO ASSIGNMENT  
OF AN AGREEMENT FOR SALE.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection (e) of Section 16 (1).)

To the Director of the  
Bureau of Municipal Affairs.

I, \_\_\_\_\_ of No. \_\_\_\_\_ Street, in the  
of \_\_\_\_\_ (here fill in occupation of applicant) hereby make  
application to you for your consent to my assigning to  
of No. \_\_\_\_\_ Street, in the \_\_\_\_\_ of  
(here fill in occupation) that certain Agreement for Sale dated the  
day of \_\_\_\_\_, 1919, under which the house and premises known and  
described as \_\_\_\_\_  
(here insert short description of house)

has been sold to and purchased by me from The Housing Commission of  
the Municipality of the \_\_\_\_\_ of \_\_\_\_\_ (or, The  
Housing Company, Limited, as the case may be) under the provisions of  
"The Ontario Housing Act, 1919."

I hereby declare that said \_\_\_\_\_ is a British subject.

I am not in default under said Agreement for Sale.

I made application to the said Housing Commission (or Company)  
for the consent of said Commission (or Company) to my assigning said  
Agreement for Sale as hereinbefore mentioned, but said Commission (or  
Company) has refused to give such consent. I desire to assign said Agree-  
ment for Sale for the following reasons:—

(Here set out the reasons why it is desired to assign the Agreement  
for Sale, such as that the applicant is leaving the Municipality,  
etc.).

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 1919.

Witness: \_\_\_\_\_ Signature of Applicant

NOTE.—This application should only be made to the Director in case the  
Housing Commission (or Housing Company) has, in the opinion of the appli-  
cant, unreasonably refused to consent to the assignment asked for. When appli-  
cation is made to the Director it should be made in triplicate, with each part  
duly signed and witnessed.

If the consent to the assignment is given by the Director, one copy will be  
forwarded to the Commission (or Company). Such consent will be in the  
following form:—

FORM 44.

CONSENT OF THE DIRECTOR TO ASSIGNMENT OF AN  
AGREEMENT FOR SALE.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection (e) of Section 16 (1).)

---

The Director of the Bureau of Municipal Affairs hereby consents to  
the annexed assignment dated the                      day of                      , 19   ,  
by                      of the                      of                      to  
of the                      of                      .

Provided this consent is restricted to the particular assignment hereby  
authorized, and save as aforesaid the covenants in the agreement mentioned  
in the annexed assignment contained against assignment shall remain in  
full force and effect.

Dated this                      day of                      , 1919.

*Director of the Bureau of Municipal Affairs.*

FORM 45.

# ASSIGNMENT OF AN AGREEMENT OF PURCHASE FROM A COMMISSION OR A COMPANY.

“THE ONTARIO HOUSING ACT, 1919.”

(Subsection (e) of Section 16 (1).)

\_\_\_\_\_

This Indenture made the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_,  
Between:  
\_\_\_\_\_ of the \_\_\_\_\_ of \_\_\_\_\_ (fill in occupation)  
(hereinafter called the Assignor)  
Of the one part,  
and  
\_\_\_\_\_ of the \_\_\_\_\_ of \_\_\_\_\_ (fill in occupation)  
(hereinafter called the Assignee)  
Of the other part.

Whereas by an agreement in writing dated the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, and made between The Housing Commission of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_ (or, The Housing Company, Limited) of the first part, and the said Assignor of the second part, the said Housing Commission (or Company) at the price and for the consideration therein mentioned agreed to sell to the said Assignor all and singular that certain parcel or tract of land,

(Here describe the land.)

And whereas the Assignor has paid the sum of \$ \_\_\_\_\_ (or nothing has been paid) on account of the purchase money mentioned in the said agreement.

And whereas the said Assignor has agreed with the said Assignee for the sale to him of the benefit of the said agreement subject to the liability thereunder at the price of \$ \_\_\_\_\_

Now this indenture witnesseth that in consideration of the sum of \$ \_\_\_\_\_ to the said Assignor now paid by the said Assignee (the receipt whereof the said Assignor hereby acknowledges) the said Assignor as beneficial owner hereby assigns unto the said Assignee all that the said recited agreement and all the estate, right, title, benefit, advantage, property, claim and demand whatsoever of the said Assignor of, in or to the same and the property comprised therein. To hold the said premises unto the said Assignee absolutely subject nevertheless as hereinafter mentioned.



And the said Assignee hereby covenants with the said Assignor and with the said The Housing Commission of the Municipality of the

of (or, The Housing Company, Limited) and

each of them that the said Assignee will pay, perform and observe all and every the sum or sums of money, stipulations, agreements, provisoes, and conditions respectively which are mentioned or contained in the said recited agreement and on the part of the said Assignor are thereby agreed to be paid, performed, and observed and will keep the said Assignor indemnified against all actions, claims, and demands by reason of the non-observance of the said agreement or otherwise in relation thereto.

In witness whereof the said parties have hereunto set their hands and seals.

Signed, sealed and delivered  
in the presence of

}

NOTE.—The Assignment must be signed in triplicate.

The consent of the Commission of Company, or of the Director, is to be annexed to each, and one is to be retained by the Commission or Company.

Province of Ontario

County of

To wit:

}

I, of the of in the  
County of make oath and say:—

1. That I was personally present and did see the within Instrument and a duplicate thereof signed, sealed and executed by the parties thereto.

2. That the said Instrument and a duplicate were executed by the said parties at the of

3. That I know the said parties.

4. That I am a subscribing witness to the said Instrument and duplicate.

Sworn before me at the

of in the County

of this

day of , 19 .

}

*A Commissioner for taking Affidavits, etc.*

FORM 46.

APPLICATION TO THE DIRECTOR FOR APPROVAL OF THE  
RENTING OF A HOUSE OR HOUSES BY A COMMISSION  
OR COMPANY.

"THE ONTARIO HOUSING ACT, 1919."

(Section 18.)

---

To the Director of the Bureau  
of Municipal Affairs.

The Housing Commission of the Municipality of the  
of (or, The Housing Company, Limited, as  
the case may be) hereby applies to you for approval to said Commission  
(or Company) renting or leasing the house(s) and premises known and  
described as

(here insert short description of house(s))  
which has (or have) been erected under the provisions of the said Act upon  
the following terms and conditions:—

(Here insert price at which house(s) to be rented, period during  
which it is desired that renting be authorized, and any other  
terms and conditions which it is proposed to make.)

Dated this                      day of                      , 1919.

The Housing Commission of the Municipality of the  
of                      .

By

*Chairman.*

*Secretary.*

(Seal of Commission)

Or

The                      Housing Company, Limited.

By

*President.*

*Secretary.*

(Seal of Company)

NOTE.—This application must be forwarded to the Director in duplicate.  
If the consent is given, one copy will be returned with the consent endorsed  
thereon. Such consent will be in the following form:—

FORM 47.

## APPROVAL OF THE RENTING OF A HOUSE BY THE DIRECTOR.

"THE ONTARIO HOUSING ACT, 1919."

(Section 18.)

The Director of the Bureau of Municipal Affairs hereby approves of  
the Housing Commission of the Municipality of the

of (or, The Housing Company, Limited)

renting or leasing the house(s) and premises mentioned and described in  
the foregoing application upon the terms and conditions set out in such  
application.

Dated this day of , 1919.

*Director.*

FORM 48.

APPLICATION TO A COMMISSION OR COMPANY AND THE  
DIRECTOR FOR APPROVAL OF THE RENTING  
OF A HOUSE.

"THE ONTARIO HOUSING ACT, 1919."

(Section 18.)

---

To the Housing Commission of the Municipality of the  
of .

Or

To the . Housing Company, Limited.

And

To the Director of the Bureau of  
Municipal Affairs.

I, . of No. . Street, in the

of (here fill in occupation of applicant) hereby make

application to you for approval to my renting or leasing the house and  
premises known and described as

(here insert short description of house)

which has been erected under the provisions of the said Act upon the follow-  
ing terms and conditions:—

(Here insert price at which house to be rented, period during  
which it is desired that renting be authorized, and any other  
terms and conditions.)

I make this application for the following reasons, namely:—

(Here set out such reasons.)

Dated this . day of . , 1919.

Witness:

NOTE.—This application must be duly signed and witnessed in triplicate,  
and forwarded to the Housing Commission (or Company) for approval.

If the Commission (or Company) gives its approval, the Commission (or  
Company) will duly execute such approval and forward the application and  
approval so given in triplicate to the Director. If the Director gives his  
approval, two copies will be returned to the Commission (or Company), and  
one of such copies will then be available for the applicant.

The approval of the Commission (or Company) and the Director will be in  
the following form:—

FORM 49.

APPROVAL BY A COMMISSION OR COMPANY AND THE  
DIRECTOR OF THE RENTING OF A HOUSE.

"THE ONTARIO HOUSING ACT, 1919."

(Section 18.)

---

The Housing Commission of the Municipality of the  
of (or, The Housing Company, Limited) and  
the Director of the Bureau of Municipal Affairs, hereby approve of the  
renting or leasing of the house and premises mentioned and described in  
the foregoing application, upon the terms and conditions set out in such  
application.

Dated this                      day of                      , 1919.

The Housing Commission of the Municipality of the  
of

By

*Chairman.*

*Secretary.*

(Seal of Commission)

Or

The

Housing Company, Limited.

By

*President.*

*Secretary.*

(Seal of Company)

And

*Director.*



FORM 50.

## PROCEEDINGS TO CANCEL AGREEMENT OF SALE AND TO TAKE POSSESSION OF PREMISES.

---

Clause 9 of the Agreement of Sale provides that on default in payment for three months the Agreement may be cancelled by the Commission or Company which gave it. Subsection 2 of Section 19 of the Housing Act also provides that in such a case, and where the Purchaser refuses to give up possession of the premises to the Commission or Company, the Director may, on the application of the Commission or Company, by order authorize and require any constable with such assistance as he may need to enter on and take possession of the premises for and on behalf of the Commission or Company.

It is expected that these powers will only be used in extreme cases, and when they are practically the only remedy left to a Commission or Company.

If these proceedings are taken great care must be exercised in taking the proper legal steps. The forms hereinafter set out deal entirely with these matters, and should be very carefully followed.

The first proceeding is to serve the "Notice to a Purchaser to give up possession for default in payment, etc." "The Cancellation of Agreement of Sale" should also be served at the same time, and the Purchaser requested to sign a Release of his interest under the Agreement of Sale. If he refuses to do this the Chairman of the Commission, or the President of the Company (as the case may be) should then execute the "Release of a Purchaser's interest under an Agreement of Sale." Upon the affidavit of execution of the Release being duly made the document can be registered in the Registry Office. This Release will be executed by the Chairman of the Commission, or the President of the Company (as the case may be) as Attorney for the Purchaser under the provisions of Clause 10 of the Agreement of Sale.

It may then be necessary to apply to the Director for "A Warrant requiring a constable to take possession of the premises." An application for such Warrant should be made in the form given, and forwarded to the Director who will then issue his Warrant if he thinks that the circumstances of the case demand it.

The Cancellation of the Agreement of Sale, which is to be served upon the Purchaser along with the Notice to him to give up possession, need not be registered unless it is deemed advisable so to do.

"THE ONTARIO HOUSING ACT, 1919."

(Section 19, ss. 2.)

To:

(Fill in name, address and occupation of purchaser.)

Default having been made by you in the payments hereunder written under your agreement of purchase of the premises known and described as  
(Here describe the property.)

dated the

day of

19, and such default having been continued for upwards of three months after the payment ought to have been made.

And whereas you are otherwise in default under the said agreement.

Therefore take notice that in accordance with the provisions of "The Ontario Housing Act, 1919," and of the said agreement we cancel the said agreement and declare same void.

And we hereby require you to forthwith quit and deliver up possession of the said premises to us.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_.

Payments due:—

§

The Housing Commission of the Municipality  
of the of

By

Chairman.

*Secretary.*

(Seal of Commission)

Or

The Housing Company, Limited.

By

*President.*

*Secretary.*

(Seal of Company)

NOTE.—This notice is to be served on the purchaser along with the "Cancellation of Agreement of Sale."

FORM 52.

# CANCELLATION OF AGREEMENT OF SALE BY A COMMISSION OR COMPANY UPON DEFAULT BY A PURCHASER.

"THE ONTARIO HOUSING ACT, 1919."

(Subsection (d) of Section 16 (1).)

Whereas by an agreement in writing dated the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, and made between the undersigned The Housing Commission of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_ (or, The \_\_\_\_\_ Housing Company, Limited) as Vendor of the first part and \_\_\_\_\_ of the \_\_\_\_\_ of \_\_\_\_\_ (here fill in occupation) as Purchaser of the second part the undersigned Housing Commission (or Company) at the price and for the consideration therein mentioned agreed to sell to the said \_\_\_\_\_ all and singular that certain parcel of tract of land and premises

(Here describe the land.)

And whereas it is provided in and by the said agreement that if any instalment of purchase money be unpaid for three months after the day on which the same ought to be paid as provided in the said agreement, or if the said \_\_\_\_\_ should otherwise fail to observe, perform or comply with the provisions of the said agreement which should be observed, performed, or complied with by him, it should be lawful for the undersigned Housing Commission (or Company) to cancel the said agreement and declare the same void.

And whereas default has been made by the said \_\_\_\_\_ in the payment of instalments of the said purchase money as provided in the said agreement and such default has continued for upwards of three months.

And whereas the said \_\_\_\_\_ is otherwise in default under the said agreement.

Know all men by these presents that the undersigned Housing Commission (or Company) hereby cancels the above mentioned agreement dated the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, and declares the same void.

In witness whereof the said Commission (or Company) has hereto  
affixed its corporate seal testified by the signatures of its duly authorized

officers, this                      day of                      , 19   .

The Housing Commission of the Municipality

of the                      of

By

*Chairman.*

*Secretary.*

(Seal of Commission)

Or

The                      Housing Company, Limited.

By

*President.*

*Secretary.*

(Seal of Company)

NOTE.—This Cancellation of the Agreement of Sale is to be served on the Purchaser along with the "Notice to a Purchaser to give up possession." If it is deemed advisable the Cancellation can also be registered along with the Release of the Purchaser's interest.

FORM 53.

RELEASE OF A PURCHASER'S INTEREST UNDER AN AGREEMENT OF SALE UPON DEFAULT IN PAYMENT, ETC.

(To be executed by the Chairman of the Commission (or the President of the Company) as attorney for the Purchaser.)

"THE ONTARIO HOUSING ACT, 1919."

(Subsection (d) of Section 16 (1).)

Whereas by an agreement in writing dated the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, and made between The Housing Commission of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_ (or, The Housing Company, Limited) as Vendor of the first part and \_\_\_\_\_ of the \_\_\_\_\_ of \_\_\_\_\_ (here fill in occupation) as Purchaser of the second part, the said Housing Commission (or Company) agreed to sell to the said \_\_\_\_\_ all and singular that certain parcel or tract of land and premises

(Here describe the land.)

And whereas the said Housing Commission (or Company) on the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, cancelled the above mentioned agreement and declared the same void.

Now know all men by these presents that I the said \_\_\_\_\_ (name of purchaser) do hereby transfer, assign and release to The Housing Commission of the Municipality of the \_\_\_\_\_ of \_\_\_\_\_ (or, The \_\_\_\_\_ Housing Company, Limited) all my right, title, interest, claim and demand, under the above mentioned agreement and in and to the above mentioned lands to the intent and so that all such right, title, interest, claim and demand, shall from henceforth be surrendered, cancelled, cease and determine.



In witness whereof I have hereunto set my hand and seal this  
day of \_\_\_\_\_, 19 .

Signed, sealed and delivered  
in the presence of

}

(Name of Purchaser)

(Seal)

By

(Chairman of Commission, or  
President of Company)

His attorney.

Province of Ontario  
County of  
To wit:

}

I, \_\_\_\_\_ of the \_\_\_\_\_ of \_\_\_\_\_ in  
the County of \_\_\_\_\_ (here fill in occupation) make oath  
and say:—

1. That I was personally present and did see the within Instrument  
duly signed, sealed and executed by \_\_\_\_\_ by his attorney (insert  
name of attorney).
2. That the said Instrument was executed at the \_\_\_\_\_ of \_\_\_\_\_.
3. That I know the said attorney.
4. That I am a subscribing witness to the said Instrument.

Sworn before me at the  
of \_\_\_\_\_ in the County  
of \_\_\_\_\_ this  
day of \_\_\_\_\_ A.D. 19 .

}

*A Commissioner for taking Affidavits, etc.*

NOTE.—When the Release has been executed by the Chairman of the Commission, or the President of the Company, as attorney for the purchaser under Clause 10 of the Agreement of Sale, and the affidavit of execution duly made, it should be registered.

FORM 54.

APPLICATION BY A COMMISSION OR COMPANY TO DIRECTOR  
FOR A WARRANT REQUIRING A CONSTABLE TO  
TAKE POSSESSION OF PREMISES.

---

"THE ONTARIO HOUSING ACT, 1919."

(Subsection 2 of Section 19.)

---

*To the Director of the Bureau of Municipal Affairs.*

Whereas The Housing Commission of the Municipality of the  
of (or, The Housing Company, Limited)  
sold to of No. Street, in the of  
(here fill in occupation of purchaser) the house and pre-  
mises known and described as

(Here describe the house and premises.)

under an Agreement of Sale, dated the day of  
1919, under the provisions of "The Ontario Housing Act, 1919."

And whereas under said Agreement of Sale the said  
agreed to pay the sum of \$ per month to said Housing  
Commission (or, the said Housing Company) and has made default in  
the payments provided for in such Agreement of Sale, and such default  
has continued for months.

And whereas the said is able to pay said payments so in  
default and

(Here set out reasons why the Commission (or Company) makes  
this application to the Director, and why it is necessary that  
an Order of the Director be made as applied for.)

And whereas the said although required to do so has  
refused and still refuses to give up possession of said house and premises  
to the said Housing Commission (or said Housing Company).

Therefore the said Housing Commission (or the said Company) here-  
by applies to you under the provisions of Subsection 2 of Section 19 of  
the said Act for an Order authorizing and requiring of  
the of Constable, with such assistance as he may  
need, to enter on and take possession of said house and premises for and  
on behalf of the said Commission (or Company).

Dated this                      day of                      19 .

The Housing Commission of the Municipality of the  
of

By

Chairman.

(Seal of Commission.)

Secretary.

Or  
The                      Housing Company, Limited.

By

President.

(Seal of Company.)

Secretary.

NOTE.—This application must be made to the Director in duplicate. If granted one copy will be returned with the authorization of the Director in the following form:—

FORM 55.

**WARRANT OF DIRECTOR REQUIRING A CONSTABLE TO TAKE  
POSSESSION OF PREMISES BECAUSE OF DEFAULT  
IN PAYMENTS, ETC.**

"THE ONTARIO HOUSING ACT, 1919."

(Section 19, ss. 2.)

To:

Constable.

Whereas default has been made in the payment of the purchase price under an agreement for the sale of the premises known and described as

(Here describe the property.)

dated the                      day of                      , 19                      , and made  
between The Housing Commission of the Municipality of the  
of                      (or The                      Housing Company, Limited) of the  
first part and                      of the second part.

And whereas the said                      is otherwise in default under the  
said agreement.

And whereas such default has continued for upwards of three months.

And whereas a demand has been made by the said Housing Com-  
mission (or the said Housing Company) upon the said                      to  
give up possession of the said premises which he has refused to do.

Therefore I, the undersigned, in pursuance and by virtue of Sub-  
section 2 of Section 19 of "The Ontario Housing Act, 1919," order,  
authorize and require you with such assistance as you may need to enter  
on and take possession of the said premises for and in behalf of the said  
Housing Commission (or the said Housing Company).

Dated this                      day of                      , 19                      .

*Director of the Bureau of Municipal Affairs.*





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# BUREAU OF MUNICIPAL AFFAIRS

## REPORT RE HOUSING FOR 1919

INCLUDING  
REPORTS OF OFFICIALS, STATEMENTS  
AS TO OPERATIONS OF HOUSING  
COMMISSIONS, PLANS, Etc.

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO

Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

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THE RYERSON PRESS





*To His Honour, LIONEL HERBERT CLARKE,*

*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

I herewith beg to present for your consideration the Report Re Housing of the Bureau of Municipal Affairs, for 1919, which includes Reports of Officials, Statements as to Operations of Housing Commissions, Plans, etc.

Respectfully submitted,

H. C. NIXON,

*Provincial Secretary.*



*To the Honourable H. C. NIXON,*

*Provincial Secretary of the Province of Ontario.*

SIR,—I have the honour to submit for your approval the Report Re Housing of the Bureau of Municipal Affairs, for 1919, which includes Reports of Officials, Statements as to Operations of Housing Commissions, Plans, etc.

I have the honour to be, Sir,

Your obedient servant,

J. A. ELLIS,

*Director of the Bureau of Municipal Affairs.*



## REPORT OF DIRECTOR

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This Report deals with the work which has been done under "The Ontario Housing Act, 1919," in the year 1919, and contains suggestions regarding the work to be done in future under the Act.

### *Organization of Housing Department:*

The Act referred to was assented to on the 20th of March, 1919. The administration of it was placed under the direction of the Director of the Bureau of Municipal Affairs. The Housing Branch of that Bureau was then organized.

It was necessary for each Municipality coming under the provisions of the Act to appoint a Housing Commission and to organize its own local staff. Through its various officials the Housing Department has supplied a large amount of information, and given considerable assistance to the various Housing Commissions.

The organization of the Housing Department and of these Housing Commissions necessarily occupied considerable time. It was therefore not until August, 1919, that the actual construction of houses under the Housing Act can really be said to have commenced. Considering this, the results obtained in 1919, are, I think, most satisfactory.

### *The officials of the Housing Department are:*

*Secretary.*—J. J. Hoolihan, (Pte.)

*Accountant and Travelling Auditor.*—S. F. Kitto, (Lieut.)

*Chief Architect.*—Jas. Govan.

*Assistant Architect.*—G. N. Williams.

*Town Planners.*—W. E. Harries and A. V. Hall.

*Sanitary Engineer.*—R. O. Wynne-Roberts.

*Travelling Building Inspectors.*—J. F. Pratt, (Capt.); J. C. Fletcher, (Capt.) and E. W. Hamnett, (Sgt.).

*Architectural Draughtsmen in Chief Architect's office.*—Albert Oldfield, (Pte.); C. H. Buck, (Sgt.-Major); T. P. Bellinger, (Pte.); and J. P. Sharp, (Pte.).

*Stenographers.*—Miss Frances E. Fullerton and Miss Alyda Becker.

The work done by all these officials has been most satisfactory. Those in charge of the various sub-branches have supervised in an efficient manner the work coming under their respective charges. In addition to seeing that the Department's various requirements were carried out, these officials have at all times given advice and suggestions to the various Housing Commissions. Whilst there has been a constant endeavour to see that the Department's requirements were complied with, the policy has also been to endeavour to get the various Housing Commissions, of their own accord, through suggestions and advice, to carry on their work in such a way as to get the very best possible results.



*Cost of Houses:*

The Act fixed certain limitations as to the cost of the houses to be erected under it. Since it was passed, the cost of construction has steadily increased until it is now, taking an average all over the province, at least 25 per cent. greater than it was in March, 1919. This has added to the difficulty of obtaining the most desirable results under the Act.

The cost of constructing houses is now, taking an average all over the province, about 125 per cent. greater than it was before the war. In Great Britain the increase is nearly 300 per cent. Lumber has so greatly increased in price here that we have arrived at the stage where the cost of erection of a house of solid brick is not a great deal in excess of one of frame construction. As to the advisability of building a house of solid construction rather than of frame, from the point of view of durability and saving in maintenance, there never was any doubt. Considering these matters, I recommend the erection of houses of solid construction, especially where the comparatively small additional increase in the monthly payments over those of frame construction can readily be met by the person requiring the house.

*Shortage of Houses:*

During the war very few small houses were constructed. In consequence, at the close of the war, there was a great shortage of such houses in nearly all the urban centres of population. My estimate of such shortage is at least 20,000. Since the end of the war there has been a considerable expansion of industrial activity all over the province. This has accentuated the difficulty of dealing with the problem of the shortage of small houses.

*Housing Commissions:*

There are now ninety-nine municipalities which have passed By-laws under the provisions of the Act, and appointed Housing Commissions. Of these, 19 are cities, 49 towns, 17 villages, and 14 townships. Sixty-eight municipalities have constructed houses. All these contemplate construction on a much larger scale in 1920. In addition, all municipalities, with two exceptions, which have not yet constructed houses, intend to do so in 1920.

It is to be noted that the City of Toronto did not adopt the provisions of "The Ontario Housing Act" but appointed a Housing Commission of its own. This Commission has constructed a number of houses, the financing of which has been done by the city itself.

*Housing Companies:*

The following companies have become incorporated under "The Housing Accommodation Act" (R.S.O., 1914, Chapter 220) for the purpose of erecting houses under "The Ontario Housing Act, 1919":

*Hawkesbury.*—The Riordon Annex Housing Co., Ltd.

*Hamilton.*—The Wentworth Construction Housing Co., Ltd.

*Fergus.*—The Fergus Housing Co., Ltd.

*Iroquois Falls.*—The Iroquois Falls Housing Co., Ltd.

*Listowel.*—The Listowel Housing Co., Ltd.

*Kitchener and Waterloo.*—The Dominion Rubber System Housing Co., Waterloo, Ltd.

*Kitchener.*—The Waterloo County Housing Co., Ltd.

The Riordon Annex Housing Co., Ltd., the Fergus Housing Co., Ltd., the Iroquois Falls Housing Co., Ltd., and the Listowel Housing Co., Ltd., have constructed houses under "The Ontario Housing Act, 1919," but the other companies have not yet done so.

### *Appropriations:*

The Dominion Government appropriated \$25,000,000 to be loaned, pro rata to population, to the various provinces for Housing purposes. This was to be loaned at 5 per cent. and the provinces were to re-loan it at the same rate. The Province of Ontario's share of the \$25,000,000 is \$8,753,291.93. To this the province agreed, in an informal way, to add \$2,000,000.

The total amount appropriated to municipalities by the province by Order-in-Council in 1919 was \$10,629,000. Of this, \$5,125,000 was appropriated to seventeen cities; \$3,649,000 was appropriated to thirty-nine towns; \$735,000 was appropriated to sixteen villages; and \$1,120,000 was appropriated to eleven townships.

No appropriations have yet been made to two cities, ten towns, one village, and one township, because these municipalities came under the provisions of the Act within a comparatively recent period. Two townships have not asked for appropriations.

If all the requirements of the various municipalities for 1920 are met, about \$8,000,000 more will have to be appropriated in addition to the \$10,629,000 already appropriated. A large number of municipalities which have constructed a small number of houses this year, are contemplating large developments in 1920. In addition to those constructed in 1919, if appropriations are made sufficient to cover these.

### *Loans:*

The total loans approved for houses erected in 1919, is \$3,677,974. Of this, \$1,771,746 was to be loaned to seventeen cities, \$1,311,897 to thirty-one towns, \$286,905 to thirteen villages, and \$307,426 to seven townships. Loans amounting to \$941,640 have also been approved for houses which are not yet erected.

### *Paid on Loans:*

The total amount actually paid by the Province on account of such loans and the purchase of land for Housing purposes in 1919, is \$2,807,721.87. Of this, \$1,426,568.60 was paid to sixteen cities; \$1,007,826.17 to thirty towns; \$208,929.80 to thirteen villages and \$164,397.30 to seven townships.

*Houses Erected:*

A summary of the houses erected in 1919 is as follows:

No. of Houses		Loans	Average Loan per house	
			\$	c.
14	Four roomed, frame clapboard finish.....	27,700 00	1,978	57
3	“ solid brick, hollow tile or concrete.....	7,575 00	2,525	00
43	Five roomed, frame clapboard finish.....	115,489 00	2,685	79
26	“ frame stucco finish.....	77,050 00	2,963	46
23	“ brick veneer.....	67,270 00	2,924	78
44	“ solid brick, hollow tile, or concrete.....	124,630 00	2,832	50
237	Six roomed frame clapboard finish.....	662,299 00	2,794	09
88	“ frame stucco finish.....	257,274 00	2,923	57
330	“ brick veneer.....	678,278 00	2,948	82
232	“ solid brick, hollow tile, or concrete.....	1,185,000 00	3,569	28
13	Over six rooms, frame clapboard finish.....	37,100 00	2,854	61
27	“ frame stucco finish.....	81,000 00	3,000	00
23	“ brick veneer.....	56,675 00	2,464	13
81	“ solid brick, hollow tile or concrete.....	300,684 00	3,712	16
1,184		3,677,974 00	3,106	40

Of the above, 1,060 are detached houses and 124 are semi-detached.

Most of these houses are now occupied.

In addition to the above, 269 applications for loans, aggregating \$941,640 have been approved for houses which are not yet erected.

It will be seen that 62 per cent. of the houses erected are either of brick veneer or of solid construction.

The average loan per house indicates that there is a reasonable margin of security in the loans made. About two-thirds of the houses have been erected by persons who own their own lots. Such persons can obtain loans for the full cost of the house, but in a large number of cases the loans have been made for less than such full cost. Where houses are built under this plan, persons building them can make their own contracts for construction. Working men can also do part of the construction work themselves, and this has been done in many cases. The Department has encouraged this method. Persons wanting houses have each obtained the particular kind of house which they desired, subject to the minimum requirements of the Department. There has been no effort to force upon people any particular kind or kinds of houses. These methods are largely responsible for the success which has so far been obtained under The Ontario Housing Act.

*Plans:*

When the work in connection with the administration of the Act was commenced, it was found that not sufficient attention was, as a rule, given to the planning of small houses, and that many contractors built houses which were not as well constructed as they should have been. The Department, through its various officials, has endeavoured, with a remarkable degree of success, to get an improvement in the erection of houses of this class.

Special attention has been given to the planning of the houses from the point of view of having no space wasted in unnecessary halls or passages. It has been the endeavour to have every inch of space in the house made available for living purposes. The houses have been planned so as to secure the maximum of accommodation at the minimum of expense. They have also been planned so as to give

as little labour as possible in connection with the care of them. The housewife has been saved all possible unnecessary going up and down stairs and travelling from one room to another, and the kitchen has been arranged so as to give her the minimum of labour there.

Before the Housing Act was passed, there appears to have been a general impression that it was unnecessary to carefully plan small houses. This frequently resulted in more money being expended than was required for the living accommodation which was actually secured.

Contained in this report are a number of plans of houses, nearly all of which have been actually constructed under the Act. The cost of construction is given in each case where the house has been built. It is expected that these plans and statements of cost will prove of considerable assistance in the work which will be done hereafter.

Plans lettered A and B are stock plans of the Department. The prices given for construction from these plans are estimates, and include hot air heating, plumbing, electric wiring, supervision, etc.

Houses have not yet been built from the plans lettered M and B 1.

The prices given for construction from these plans are therefore estimates, and include hot air heating, plumbing, electric wiring, supervision, etc.

Plans lettered C, D, E, F, G, H, J, K, L, N, O, P, Q, R, S, T, U, V, W, X, Y, Z, A 1, C 1, D 1, E 1, F 1, G 1, H 1, J 1, K 1, L 1, M 1, N 1, O 1, and P 1, are for houses which have been erected and the actual cost ascertained. The price given in each case includes hot air heating, plumbing, bath room equipment, supervision, and all other charges necessary for a complete house. It is to be noted however, that the cost of construction has increased even since some of these houses were erected.

In nearly every municipality where houses have been erected the monthly payments for principal and interest, including taxes and insurance, are less than the rentals for similar houses in the same municipalities.

### *Inspection:*

Each Housing Commission was asked to appoint a Building Inspector to supervise the construction of all houses erected under the Act, and nearly all the Commissions did so. In addition, the Department has employed Building Inspectors who have made periodic inspections of such houses. As a result, there is no question that the construction of the houses is generally very good and an improvement upon what had formerly been done.

### *Water, Sewerage, etc.:*

It has been insisted upon that every house should be supplied with water, and that where there were sewers all sanitary conveniences should be installed. Where there were no sewers, septic tanks or approved sanitary closets have been allowed. In all cases roughing in for all sanitary conveniences has been insisted upon, so that when sewers or septic tanks could be constructed the sanitary conveniences could be easily and economically installed. With regard to sanitary conveniences, the laying out of the land, the location of the house on the lot, and the general arrangement and appearance of the house, the rule of the Department has been that the best that could be done in any particular locality should be done.



*Lots:*

A great deal of attention has been paid to the exact location of the house on the lot. Block plans have been insisted upon so that the best advice possible could be given as to the erection of the house from the point of view of securing the maximum of fresh air, sunlight and open spaces.

Small and narrow lots have been discouraged. In Toronto and its vicinity all land is much more expensive than in any other part of the province. In my opinion land values in the locality mentioned are unreasonably high, as compared with such values elsewhere. There has not been much difficulty in securing land at reasonable prices everywhere else for housing purposes. In this respect the special provisions of the Housing Act, with regard to the expropriation of land for Housing purposes, have been very effective. There have only been two arbitrations under these provisions, but the very existence of them has, in a great many municipalities, enabled land to be purchased at a reasonable price where otherwise this might not have been the case.

As a rule, outside Toronto and its vicinity and the Windsor district, the lots used for housing purposes under the Act are not less than forty feet frontage by one hundred feet in depth.

*Land Purchased by Housing Commissions:*

The following Commissions have purchased land for the purpose of erecting houses thereon by the respective Commissions:

Acton .....	7	lots for	\$2,000.00	averaging	\$285.71	per lot
Brantford .....	10	" "	3,000.00	"	300.00	" "
Elmira .....	4	" "	640.00	"	160.00	" "
Galt .....	5	" "	1,250.00	"	250.00	" "
Guelph .....	11	" "	2,830.00	"	257.27	" "
Hawkesbury .....	33	" "	9,900.00	"	300.00	" "
London .....	9	" "	2,350.00	"	261.11	" "
Milverton .....	8	" "	1,400.00	"	175.00	" "
New Toronto .....	48	" "	22,368.75	"	466.02	" "
Oshawa .....	153	" "	24,825.00	"	162.25	" "
St. Catharines .....	22	" "	4,645.00	"	211.14	" "
Sudbury .....	17	" "	10,200.00	"	600.00	" "
Welland .....	4	" "	1,425.00	"	356.25	" "
Ottawa, 42 acres (or 328 lots)		"	162,000.00	"	493.90	" "
Total .....	659	" "	\$248,833.75	"	\$377.59	" "

In the case of Ottawa the price of the land includes \$40,000 for the laying out and development of it by the Commission. The average price of \$377.59 per lot is approximately \$10 per foot frontage and is reasonable. Where the Commissions purchased blocks of land these have been subdivided, laid out and developed. A considerable proportion of this land has not yet been built upon. It is proposed to do this in 1920. Several other Commissions are also contemplating the purchase of similar blocks of land for housing purposes.

Contained in this report are plans of developments at Ottawa, New Toronto, Trenton, and Iroquois Falls. Also of original subdivisions at Sudbury and Oshawa and of the same subdivisions as now laid out by the Department's Town Planners for proposed developments under the Housing Act.



*Housing Standards:*

Apart altogether from the erection of houses to overcome the shortage of small houses, I think there is no doubt but that the Housing Standards for small houses will be improved in the municipalities where houses are erected under the Act. The result must be beneficial, and it is most probable that an improvement in the construction of such houses will be noticeable even after operations under the Act have been discontinued.

The Department has insisted upon a minimum size of rooms which is as follows:

Living room .....	144 sq. ft.	narrowest dimension	11 ft.
Dining room .....	120 "	"	10 "
Kitchen .....	80 "	"	8 "
Kitchenette .....	50 "	"	6 "
Bedroom No. 1 .....	120 "	"	9 "
Bedroom No. 2 .....	100 "	"	8 "
Bedroom No. 3 .....	75 "	"	7 "
Bathroom .....	35 "	"	5 "

Where the kitchenette opens from the dining room with a doorway of six feet, the minimum combined width of dining room and kitchenette including the intervening partition may be fifteen feet.

The minimum height of ceilings is eight feet. Each room has a window area of not less than twelve sq. feet, and the bathroom of not less than six sq. feet.

It has been insisted upon that the floor joists should be of ample dimensions and that sufficient of them should be put in to remove any possibility of the floors sagging.

In semi-detached houses the division walls are of solid construction.

*Reports of Officials:*

The reports of the Department's Chief Architect, Town Planners and Sanitary Engineer, will also, it is expected, help to facilitate the future work of the Housing Department, as well as of the various Commissions. These reports and the plans published herewith should also be of assistance in the construction of houses which are not erected under the Act.

*Cost of Administration:*

The cost to the province of the administration of the Housing Act up to the end of 1919 is as follows:

Salaries and other remuneration .....	\$13,718 56
Travelling and other expenses .....	2,505 77
Contingencies .....	4,312 16
	<hr/>
	\$20,536 49

This is practically for a period of seven months.

Forms, standard books of account, pass books, and housing reports are supplied free to all Housing Commissions. The cost of these for 1919 was about \$2,300 which is included in the above item of contingencies.

This Report is issued by the Bureau of Municipal Affairs.

J. A. ELLIS,

*Director.*

January 15th, 1920.

**Municipalities which have come under the provisions of "The Ontario Housing Act, 1919."**

	Amount appropriated by Order- in-Council	Loans approved for houses erected in 1919	Loans approved for land pur- chased by Housing Com- missions in 1919	Amount actually paid by Province on account of such Loans in 1919 for houses and land	Loans approved for houses which are not yet erected
<b>Cities</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>
Belleville .....	25,000 00	4,700 00	.....	4,700 00	9,000 00
Brantford .....	250,000 00	113,000 00	3,000 00	74,300 00	18,600 00
*Chatham .....	.....	.....	.....	.....	.....
Fort William .....	250,000 00	9,500 00	.....	9,500 00	.....
Galt .....	200,000 00	17,085 00	1,250 00	9,150 00	8,700 00
Guelph .....	250,000 00	67,556 00	2,830 00	66,000 00	14,050 00
Hamilton .....	500,000 00	296,150 00	.....	211,050 00	134,200 00
*Kitchener .....	.....	.....	.....	.....	.....
London .....	400,000 00	56,770 00	2,350 00	.....	5,000 00
Niagara Falls .....	300,000 00	215,765 00	.....	169,040 00	.....
Ottawa .....	750,000 00	201,000 00	162,000 00	247,369 00	12,000 00
Port Arthur .....	150,000 00	17,400 00	.....	14,200 00	.....
Sarnia .....	100,000 00	52,900 00	.....	37,850 00	18,000 00
Sault Ste. Marie .....	200,000 00	180,450 00	.....	149,874 60	18,000 00
St. Catharines .....	150,000 00	113,070 00	4,645 00	80,790 00	12,000 00
Stratford .....	250,000 00	18,400 00	.....	16,320 00	2,700 00
Welland .....	250,000 00	65,650 00	1,425 00	36,325 00	6,600 00
Windsor .....	1,000,000 00	324,000 00	.....	283,200 00	330,000 00
Woodstock .....	100,000 00	18,350 00	.....	16,900 00	.....
	5,125,000 00	1,771,746 00	177,500 00	1,426,568 60	588,850 00
<b>Towns</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>
*Arthur .....	25,000 00	.....	.....	.....	.....
Brampton .....	100,000 00	3,000 00	.....	.....	.....
*Brockville .....	.....	.....	.....	.....	.....
*Bridgeburg .....	50,000 00	.....	.....	.....	.....
*Burlington .....	.....	.....	.....	.....	.....
Capreol .....	41,000 00	41,000 00	.....	.....	.....
*Carleton Place .....	30,000 00	.....	.....	30,000 00	.....
*Cobourg .....	.....	.....	.....	.....	.....
Cochrane .....	75,000 00	36,000 00	.....	32,300 00	.....
Englehart .....	8,000 00	8,000 00	.....	7,261 00	.....
Ford City .....	150,000 00	149,900 00	.....	66,000 00	.....
*Fort Francis .....	.....	.....	.....	.....	.....
Goderich .....	100,000 00	5,000 00	.....	1,718 00	2,050 00
*Gravenhurst .....	.....	.....	.....	.....	.....
*Haileybury .....	.....	.....	.....	.....	.....
Hawkesbury .....	150,000 00	134,184 00	9,900 00	80,734 19	.....
*Hespeler .....	50,000 00	.....	.....	.....	.....
Ingersoll .....	75,000 00	16,950 00	.....	16,950 00	5,500 00
Iroquois Falls .....	150,000 00	150,000 00	.....	150,000 00	.....
Leamington .....	50,000 00	14,190 00	.....	11,100 00	.....
*Leaside .....	100,000 00	.....	.....	.....	.....
Listowel .....	50,000 00	23,000 00	.....	11,750 00	.....
Merritton .....	25,000 00	7,500 00	.....	1,200 00	4,500 00
Midland .....	75,000 00	59,048 00	.....	59,048 00	.....
Milton .....	20,000 00	6,000 00	.....	3,500 00	.....
Milverton .....	50,000 00	28,800 00	1,400 00	13,400 00	.....
Mimico .....	200,000 00	6,800 00	.....	5,600 00	.....

**Municipalities which have come under the Provisions of "The Ontario Housing Act, 1919."—Continued**

	Amount appropriated by Order- in-Council	Loans approved for houses erected in 1919	Loans approved for land pur- chased by Housing Com- missions in 1919	Amount actually paid by Province on account of such Loans in 1919 for houses and land	Loans approved for houses which are not yet erected
<b>Towns.—Continued</b>	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
*North Bay .....	.....	.....	.....	.....	.....
*Niagara .....	30,000 00	.....	.....	.....	.....
Oshawa .....	600,000 00	226,500 00	24,825 00	210,424 00	71,400 00
*Owen Sound .....	.....	.....	.....	.....	.....
*Palmerston .....	50,000 00	.....	.....	.....	.....
Paris .....	60,000 00	59,000 00	.....	50,800 00	.....
Perth .....	25,000 00	19,700 00	.....	13,700 00	.....
Port Colborne .....	150,000 00	71,694 00	.....	53,260 00	8,500 00
Port Dalhousie .....	50,000 00	9,731 00	.....	700 00	.....
Renfrew .....	60,000 00	6,000 00	.....	3,816 99	5,600 00
Sandwich .....	150,000 00	25,300 00	.....	19,300 00	9,000 00
*Sioux Lookout,...	40,000 00	.....	.....	.....	15,000 00
Smith's Falls ....	60,000 00	4,000 00	.....	2,264 00	7,000 00
Sturgeon Falls ..	60,000 00	8,500 00	.....	8,500 00	.....
Sudbury .....	150,000 00	94,000 00	10,200 00	89,900 00	25,000 00
Thorold .....	50,000 00	28,900 00	.....	21,300 00	11,500 00
Timmins .....	40,000 00	3,000 00	.....	2,500 00	12,000 00
Trenton .....	200,000 00	8,800 00	.....	7,800 00	.....
*Exbridge .....	.....	.....	.....	.....	.....
Walkerville .....	250,000 00	50,000 00	.....	28,999 99	11,000 00
*Waterloo .....	.....	.....	.....	.....	.....
Whitby .....	50,000 00	7,400 00	.....	4,000 00	6,000 00
	3,649,000 00	1,311,897 00	46,325 00	1,007,826 17	194,050 00
<b>Villages</b>	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Acton .....	30,000 00	3,000 00	2,000 00	1,500 00	.....
Beaverton .....	20,000 00	5,500 00	.....	4,000 00	.....
Chippawa .....	30,000 00	12,000 00	.....	10,192 10	.....
Elmira .....	40,000 00	15,000 00	640 00	10,240 00	.....
Fergus .....	50,000 00	48,000 00	.....	30,688 79	.....
*Georgetown .....	30,000 00	.....	.....	.....	.....
*Hensall .....	.....	.....	.....	.....	.....
Humberstone .....	50,000 00	12,305 00	.....	7,150 00	.....
*Madoc .....	30,000 00	.....	.....	.....	.....
New Toronto .....	200,000 00	135,000 00	22,368 75	105,096 36	24,000 00
Point Edward .....	30,000 00	12,000 00	.....	6,531 40	.....
Port Credit .....	100,000 00	19,500 00	.....	18,000 00	6,500 00
Port McNicoll .....	30,000 00	9,000 00	.....	4,731 15	.....
Richmond Hill .....	25,000 00	2,600 00	.....	1,800 00	.....
Tara .....	10,000 00	4,000 00	.....	4,000 00	3,000 00
*Victoria Harbor ..	10,000 00	.....	.....	.....	.....
Woodbridge .....	50,000 00	9,000 00	.....	5,000 00	6,000 00
	735,000 00	286,905 00	25,008 75	208,929 80	39,500 00

**Municipalities which have come under the provisions of "The Ontario Housing Act, 1919."—Concluded**

	Amount appropriated by Order- in-Council	Loans approved for houses erected in 1919	Loans approved for land pur- chased by Housing Com- missions in 1919	Amount actually paid by Province on account of such Loans in 1919 for houses and land	Loans approved for houses which are not yet erected
Townships	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Barton .....	100,000 00	62,707 00	.....	49,589 60	11,346 00
Brantford .....	50,000 00	24,700 00	.....	14,500 00	.....
*Chapleau .....	.....	.....	.....	4,055 00	.....
Etobicoke .....	150,000 00	24,000 00	.....	.....	.....
*Gloucester .....	.....	.....	.....	1,500 00	.....
Guelph .....	50,000 00	3,000 00	.....	.....	.....
*Neebing .....	.....	.....	.....	.....	.....
*Pickering .....	30,000 00	.....	.....	.....	.....
Sandwich, E. ....	50,000 00	54,975 00	.....	28,475 00	.....
*Scarborough ....	100,000 00	.....	.....	.....	.....
Stamford .....	30,000 00	13,000 00	.....	6,600 00	.....
*Thorold .....	30,000 00	.....	.....	.....	.....
*West Oxford .....	30,000 00	.....	.....	.....	.....
York .....	500,000 00	125,044 00	.....	49,677 70	107,894 00
	1,120,000 00	307,426 00	.....	164,397 30	119,240 00
Totals of—	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Cities .....	5,125,000 00	1,771,746 00	177,500 00	1,426,568 50	588,850 00
Towns .....	3,649,000 00	1,311,897 00	46,325 00	1,007,826 17	194,050 00
Villages .....	735,000 00	286,905 00	25,008 75	208,929 80	39,500 00
Townships .....	1,120,000 00	307,426 00	.....	164,397 30	119,240 00
Grand Total ..	10,629,000 00	3,677,974 00	248,833 75	2,807,721 87	941,640 00

\* Municipalities marked thus have not yet erected houses.

ACTON.

HOUSES ERECTED.

No. of Houses.		Loans.
1	six roomed, brick veneer .....	\$3,000

The Housing Commission has purchased seven lots for housing purposes for \$2,000, being an average of \$285,71 per lot.

BARTON TOWNSHIP.

HOUSES ERECTED.

No. of Houses.		Loans.
10	five roomed, solid brick .....	\$22,180
14	six roomed, solid brick .....	40,527
<hr/> Total 24		<hr/> \$62,707

In addition to the above, four applications for loans, aggregating \$11,346, have been approved for houses which are not yet erected.

BEAVERTON.

HOUSES ERECTED.

No. of Houses.		Loans.
2	six roomed, brick veneer .....	\$5,500

BELLEVILLE.

HOUSES ERECTED.

No. of Houses.		Loans.
1	six roomed, frame clapboard finish .....	\$2,700
1	six roomed, brick veneer .....	2,000
<hr/> Total 2		<hr/> \$4,700

In addition to the above, three applications for loans aggregating \$9,000, have been approved for houses which have not yet been erected.

BRAMPTON.

HOUSES ERECTED.

No. of Houses.		Loans.
1	six roomed, brick veneer .....	\$3,000

BRANTFORD.

HOUSES ERECTED.

No. of Houses.		Loans.
4	five roomed, solid brick, hollow tile or concrete .....	\$11,000
6	six roomed, solid brick, hollow tile or concrete .....	25,500
24	over six rooms, solid brick, hollow tile or concrete .....	79,500
<hr/> Total 34		<hr/> \$116,000



In addition to the above, five applications for loans aggregating \$18,600, have been approved for houses which have not yet been erected.

The Housing Commission has purchased ten lots for housing purposes for \$3,000, being an average of \$300 per lot.

The Commission is considering the purchase of a block of land for housing purposes.

### BRANTFORD TOWNSHIP.

#### HOUSES ERECTED.

No. of Houses.		Loans.
2	four roomed, frame clapboard finish .....	\$4,200
2	six roomed, frame stucco finish .....	6,000
3	six roomed, brick veneer .....	8,500
2	over six rooms, hollow tile .....	6,000
<hr/> Total 9		<hr/> \$24,700

### CAPREOL.

#### HOUSES ERECTED.

No. of Houses.		Loans.
14	six roomed, frame clapboard finish .....	\$41,000

### CHIPPAWA.

#### HOUSES ERECTED.

No. of Houses.		Loans.
4	over six rooms, frame clapboard finish .....	\$12,000

### COCHRANE.

#### HOUSES ERECTED.

No. of Houses.		Loans.
1	five roomed, frame stucco finish .....	\$2,000
2	six roomed, frame stucco finish .....	6,000
3	six roomed, solid brick, hollow tile or concrete .....	10,500
1	over six rooms, frame stucco finish .....	3,000
3	over six rooms, brick veneer .....	7,800
2	over six rooms, solid brick, hollow tile or concrete .....	6,700
<hr/> Total 12		<hr/> \$36,000

### ELMIRA.

#### HOUSES ERECTED.

No. of Houses.		Loans.
6	six roomed, brick veneer .....	\$15,000

The Housing Commission has purchased four lots for housing purposes for \$640, being an average of \$160 per lot.

## ENGLEHART.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	six roomed, frame clapboard finish .....	\$2,500
1	over six rooms, frame clapboard finish .....	2,500
1	over six rooms, brick veneer .....	3,000
<hr/> Total 3		<hr/> \$8,000

## ETOBICOKE TOWNSHIP.

## HOUSES ERECTED.

No. of Houses.		Loans.
4	six roomed, frame clapboard finish .....	\$12,000
4	six roomed, solid brick, hollow tile or concrete.....	12,000
<hr/> Total 8		<hr/> \$24,000

## FERGUS.

## HOUSES ERECTED.

No. of Houses.		Loans.
2	six roomed, frame stucco finish .....	\$5,000
5	six roomed, brick veneer .....	13,000
11	six roomed, solid brick .....	30,800
<hr/> Total 18		<hr/> \$48,800

The Fergus Housing Co., Ltd. has erected twelve of the above houses.

## FORD CITY.

## HOUSES ERECTED.

No. of Houses.		Loans.
6	six roomed, frame stucco finish .....	\$18,000
4	six roomed, brick veneer .....	11,500
31	six roomed, solid brick, hollow tile or concrete .....	120,400
<hr/> Total 41		<hr/> \$149,900

## FORT WILLIAM.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	five roomed, brick veneer .....	\$3,600
2	six roomed, frame clapboard finish .....	6,500
<hr/> Total 3		<hr/> \$9,500

One of the above loans is to a returned soldier and includes the price of the lot

## GALT.

## HOUSES ERECTED.

No. of Houses.		Loans.
3	six roomed, frame stucco finish .....	\$7,800
3	six roomed, brick veneer .....	9,285
Total 6		\$17,085

In addition to the above, three applications for loans, aggregating \$8,700, have been approved for houses which have not yet been erected.

The Housing Commission has purchased five lots for housing purposes for \$1,250, being an average of \$250 per lot.

## GEORGETOWN.

The Housing Commission contemplates acquiring land and erecting houses in 1920.

## GODERICH.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	six roomed, brick veneer .....	\$2,500
1	six roomed, solid brick .....	2,500
Total 2		\$5,000

In addition to the above, an application for a loan of \$2,050 has been approved for a house which has not yet been erected.

## GUELPH.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	four roomed, solid brick .....	\$2,550
1	five roomed, brick veneer .....	2,300
5	six roomed, frame stucco finish .....	13,974
2	six roomed, brick veneer .....	5,950
14	six roomed, solid brick, hollow tile or concrete.....	42,782
Total 23		\$67,556

Of the above, twenty-one are detached houses and two are semi-detached.

In addition to the above, four applications for loans, aggregating \$14,050, have been approved for houses which are not yet erected.

The Housing Commission has purchased eleven lots for housing purposes for \$2,830, being an average of \$257.27 per lot.

The Commission is also contemplating acquiring a large block of land for housing.

GUELPH TOWNSHIP.

HOUSES ERECTED.

No. of Houses.		Loans.
1	six roomed, frame, stucco finish .....	\$3,000

HAMILTON.

HOUSES ERECTED.

No. of Houses.		Loans.
2	six roomed, frame clapboard finish .....	\$6,000
82	six roomed, solid brick, hollow tile or concrete.....	290,150
<hr/> Total 84		<hr/> \$296,150

In addition to the above, thirty-six applications for loans, aggregating \$134,200, have been approved for houses, which are not yet erected.

HAWKESBURY.

HOUSES ERECTED.

No. of Houses.		Loans.
4	five roomed, solid brick, hollow tile or concrete.....	\$16,000
2	over six rooms, brick veneer .....	4,000
29	over six rooms, solid brick, hollow tile or concrete .....	114,184
<hr/> Total 35		<hr/> \$134,184

Of the above, five are detached houses and thirty are semi-detached.  
The Riordon Annex Housing Co., Ltd. has erected thirty-three of the above houses. This Company has also purchased thirty-three lots for housing purposes for \$9,900, being an average of \$300 per lot.

HUMBERSTONE.

HOUSES ERECTED.

No. of Houses.		Loans.
1	four roomed, frame clapboard finish .....	\$1,670
1	five roomed, frame clapboard finish .....	2,235
1	six roomed, frame clapboard finish .....	2,400
1	six roomed, brick veneer .....	3,000
1	seven roomed, frame clapboard finish .....	3,000
<hr/> Total 5		<hr/> \$12,305

INGERSOLL.

HOUSES ERECTED.

No. of Houses.		Loans.
1	five roomed, frame stucco finish .....	\$2,200
5	six roomed, frame clapboard finish .....	12,450
1	seven roomed, frame clapboard finish.....	2,300
<hr/> Total 7		<hr/> \$16,950

In addition to the above, two applications for loans, aggregating \$5,500, have been approved for houses which are not yet erected.

## IROQUOIS FALLS.

## HOUSES ERECTED.

No. of Houses.		Loans.
26	six roomed, frame stucco finish .....	\$78,000
24	over six rooms, frame stucco finish .....	72,000
Total 50		\$150,000

All the above are semi-detached houses.

The Iroquois Falls Housing Co., Ltd., has erected all the above houses.

## KITCHENER.

The Dominion Rubber System Housing Company, Waterloo, Limited, contemplates acquiring land and erecting a large number of houses in 1920.

## LEAMINGTON.

## HOUSES ERECTED.

No. of Houses.		Loans.
4	six roomed, frame clapboard finish.....	\$11,190
1	six roomed, solid brick, hollow tile, or concrete finish.....	3,000
Total 5		\$14,190

## LISTOWEL.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	six roomed, frame clapboard finish .....	\$3,000
8	six roomed, brick veneer .....	\$20,000
Total 9		\$23,000

Of the above, seven are detached houses and two are semi-detached.

The Listowel Housing Co., Ltd., has erected six of the above houses.

## LONDON.

## HOUSES ERECTED.

No. of Houses.		Loans.
3	four roomed, frame clapboard finish .....	\$5,300
5	five roomed, brick veneer .....	13,570
14	six roomed, brick veneer .....	37,900
Total 22		\$56,770

In addition to the above, two applications for loans, aggregating \$5,000, have been approved for houses which are not yet erected.

The Housing Commission has purchased nine lots for housing purposes for \$2,350, being an average of \$261.11 per lot.

The Commission has also under consideration the purchase of a block of land of eleven acres known as "Pinelawn."



## MERRITTON.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	four roomed, frame clapboard finish .....	\$2,300
1	five roomed, frame stucco finish .....	2,500
1	six roomed, frame clapboard finish .....	2,700
<hr/> Total 3		<hr/> \$7,500

In addition to the above, two applications for loans, aggregating \$1,500, have been approved for houses which are not yet erected.

## MIDLAND.

## HOUSES ERECTED.

No. of Houses.		Loans.
3	five roomed, frame clapboard finish .....	\$6,180
4	six roomed, frame clapboard finish .....	11,150
14	six roomed, brick veneer .....	41,718
<hr/> Total 21		<hr/> \$59,048

## MILTON.

## HOUSES ERECTED.

No. of Houses.		Loans.
2	six roomed, brick veneer .....	\$6,000

## MILVERTON.

## HOUSES ERECTED.

No. of Houses.		Loans.
8	six roomed, solid brick, hollow tile or concrete .....	\$28,800

The Housing Commission has purchased eight lots for housing purposes for \$1,400, being an average of \$175.00 per lot.

## MIMICO.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	five roomed, solid brick, hollow tile or concrete .....	\$2,800
1	six roomed, solid brick, hollow tile or concrete .....	4,000
<hr/> Total 2		<hr/> \$6,800

## NEW TORONTO.

## HOUSES ERECTED.

No. of Houses.		Loans.
20	five roomed, solid brick, hollow tile or concrete .....	\$60,000
25	six roomed, solid brick, hollow tile or concrete .....	75,000
<hr/> Total 45		<hr/> \$135,000

Of the above, eleven are detached houses and thirty-four semi-detached.

In addition to the above, eight applications for loans, aggregating \$24,000, have been approved for houses which are not yet erected.

The Housing Commission has purchased land and subdivided it into forty-eight lots for housing purposes for \$22,368.75, being an average of \$466.02 per lot. Each lot has 25 ft. frontage with an average depth of about 125 ft.

### NIAGARA FALLS.

#### HOUSES ERECTED.

No. of Houses.		Loans.
1	five roomed, frame clapboard finish .....	\$2,000
57	six roomed, frame clapboard finish .....	146,515
12	six roomed, brick veneer .....	38,375
1	over six rooms, frame clapboard finish .....	3,000
1	over six rooms, frame stucco finish .....	3,475
5	over six rooms, brick veneer .....	15,400
2	over six rooms, solid brick, hollow tile or concrete.....	7,000
Total 79		\$215,765

A number of the above loans are to returned soldiers and include the price of the land.

### OTTAWA.

#### HOUSES ERECTED.

No. of Houses.		Loans.
2	five roomed, solid brick, hollow tile or concrete.....	\$8,000
3	six roomed, frame clapboard finish .....	9,000
10	six roomed, frame stucco finish .....	30,000
6	six roomed, brick veneer .....	18,000
15	six roomed, solid brick, hollow tile or concrete .....	60,000
1	over six rooms, frame stucco finish .....	3,000
3	over six rooms, brick veneer .....	9,000
16	over six rooms, solid brick, hollow tile or concrete.....	64,000
Total 56		\$201,000

In addition to the above, three applications for loans, aggregating \$12,000, have been approved for houses which have not yet been erected.

The Housing Commission has purchased about twenty-two acres of land known as "Lindenlea" for housing purposes for \$62,000. The Commission is also purchasing twenty acres of land known as "Parkdale" for \$60,000. It is estimated that \$40,000 will be expended in the layout and development of these two pieces of land.

The total cost of the land is therefore \$162,000. There will be 328 lots, making an average of \$493.90.

### OSHAWA.

#### HOUSES ERECTED.

No. of Houses.		Loans.
1	four roomed, frame clapboard finish .....	\$1,600
4	five roomed, brick veneer .....	10,000
66	six roomed, brick veneer .....	206,900
3	six roomed, solid brick, hollow tile or concrete .....	8,000
Total 74		\$226,500

In addition to the above, twenty-one applications for loans, aggregating \$71,400, have been approved for houses which are not yet erected.

The Housing Commission has purchased 153 lots for housing purposes for \$24,825, being an average of \$162.25 per lot.

## PARIS.

## HOUSES ERECTED.

No. of Houses.		Loans.
3	five roomed, frame clapboard finish .....	\$7,000
2	five roomed, brick veneer .....	6,000
6	six roomed, frame clapboard finish .....	18,000
3	six roomed, frame stucco finish .....	9,000
4	six roomed, solid brick, hollow tile or concrete.....	16,000
1	over six rooms, frame clapboard finish .....	3,000
Total 19		\$59,000

## PERTH.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	four roomed, frame clapboard finish .....	\$2,500
3	five roomed, frame clapboard finish .....	8,226
3	six roomed, frame clapboard finish .....	8,980
Total 7		\$19,706

## POINT EDWARD.

## HOUSES ERECTED.

No. of Houses.		Loans.
3	six roomed, frame clapboard finish .....	\$9,000
1	over six rooms, frame clapboard finish.....	3,000
Total 4		\$12,000

## PORT ARTHUR.

## HOUSES ERECTED.

No. of Houses.		Loans.
3	five roomed, frame clapboard finish .....	\$9,000
3	six roomed, frame clapboard finish .....	8,400
Total 6		\$17,400

## PORT COLBORNE.

## HOUSES ERECTED.

No. of Houses.		Loans.
9	six roomed, frame clapboard finish .....	\$20,494
5	six roomed, frame stucco finish .....	14,700
10	six roomed, brick veneer .....	30,000
1	over six rooms, frame clapboard finish .....	3,000
1	over six rooms, solid brick, hollow tile or concrete .....	3,500
Total 26		\$71,694

In addition to the above, three applications for loans, aggregating \$8,500 have been approved for houses which are not yet erected.

## PORT CREDIT.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	four roomed, solid brick .....	\$1,500
6	six roomed, solid brick .....	18,000
<u>Total</u> 7		<u>\$19,500</u>

In addition to the above, two applications for loans, aggregating \$6,500, have been approved for houses which are not yet erected.

## PORT DALHOUSIE.

## HOUSES ERECTED.

No. of Houses.		Loans.
5	five roomed, frame clapboard finish .....	\$12,389

## PORT McNICOLL.

## HOUSES ERECTED.

No. of Houses.		Loans.
3	six roomed, frame clapboard finish.....	\$9,000

## RENFREW.

## HOUSES ERECTED.

No. of Houses.		Loans.
2	six roomed, frame stucco finish .....	\$6,000

In addition to the above, two applications for loans, aggregating \$5,600, have been approved for houses which are not yet erected.

## RICHMOND HILL.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	six roomed, brick veneer .....	\$2,600

## SANDWICH.

## HOUSES ERECTED.

No. of Houses.		Loans.
1	five roomed, solid brick, hollow tile or concrete.....	\$1,200
1	six roomed, frame clapboard finish .....	2,600
2	six roomed, frame stucco finish .....	5,500
2	six roomed, solid brick, hollow tile or concrete.....	8,000
2	over six rooms, solid brick, hollow tile or concrete .....	8,000
<u>Total</u> 8		<u>\$25,300</u>

In addition to the above, three applications for loans, aggregating \$9,000, have been approved for houses which are not yet erected.

SANDWICH EAST TOWNSHIP.

HOUSES ERECTED.

No. of Houses.		Loans.
1	four roomed, solid brick, hollow tile or concrete.....	\$3,525
1	five roomed, solid brick, hollow tile or concrete .....	3,450
12	six roomed, solid brick, hollow tile or concrete .....	48,000
Total 14		\$54,975

SARNIA.

HOUSES ERECTED.

No. of Houses.		Loans.
2	four roomed, frame clapboard finish .....	\$4,900
16	six roomed, frame clapboard finish .....	48,000
Total 18		\$52,900

In addition to the above, six applications for loans, aggregating \$18,000, have been approved for houses which are not yet erected.

SAULT STE. MARIE.

HOUSES ERECTED.

No. of Houses.		Loans.
1	four roomed, frame clapboard finish .....	\$2,000
11	five roomed, frame clapboard finish .....	34,850
13	five roomed, frame stucco finish .....	42,400
8	five roomed, brick veneer .....	26,400
8	six roomed, frame clapboard finish .....	25,800
1	six roomed, frame stucco finish .....	3,600
13	six roomed, brick veneer .....	39,100
2	six roomed, solid brick, hollow tile or concrete.....	6,300
Total 57		\$180,450

Of the above, fifty-five are detached houses and two are semi-detached. A number of the above loans are to returned soldiers and include the price of the land.

In addition to the above, five applications for loans, aggregating \$18,000, have been approved for houses which have not yet been erected.

ST. CATHARINES.

HOUSES ERECTED.

No. of Houses.		Loans.
7	five roomed, frame clapboard finish .....	\$16,350
25	six roomed, frame clapboard finish .....	71,420
7	six roomed, frame stucco finish .....	20,200
1	six roomed, solid brick, hollow tile or concrete.....	2,800
1	over six rooms, frame clapboard finish .....	2,300
Total 41		\$113,070

In addition to the above, four applications for loans, aggregating \$12,000, have been approved for houses which are not yet erected.

The Housing Commission has purchased twenty-two lots for housing purposes for \$4,645, being an average of \$211.14 per lot.



## SIOUX LOOKOUT.

Five applications for loans, aggregating \$15,000, have been approved for houses which are not yet erected.

## SMITH'S FALLS.

## HOUSES ERECTED.

No. of Houses.	Loans.
1 over six rooms, solid brick .....	\$4,000

In addition to the above, two applications for loans, aggregating \$7,000, have been approved for houses which are not yet erected.

## STAMFORD TOWNSHIP.

## HOUSES ERECTED.

No. of Houses.	Loans.
2 six roomed, frame clapboard finish .....	\$6,000
1 six roomed, brick veneer .....	3,000
1 six roomed, solid brick .....	4,000
<hr/> Total 4	<hr/> \$13,000

## STRATFORD.

## HOUSES ERECTED.

No. of Houses.	Loans.
7 six roomed, brick veneer .....	\$18,400

In addition to the above, one application for a loan of \$2,700, has been approved for a house which has not yet been erected.

## STURGEON FALLS.

## HOUSES ERECTED.

No. of Houses.	Loans.
3 six roomed, frame clapboard finish .....	\$8,500

## SUDBURY.

## HOUSES ERECTED.

No. of Houses.	Loans.
2 four roomed, frame clapboard finish .....	\$3,000
2 five roomed, frame stucco finish .....	6,000
3 six roomed, frame clapboard finish .....	9,000
22 six roomed, brick veneer .....	66,000
1 six roomed, solid brick, hollow tile or concrete .....	4,000
1 over six rooms, frame clapboard finish .....	3 000
1 over six rooms, brick veneer .....	3,000
<hr/> Total 32	<hr/> \$94,000

In addition to the above, eight applications for loans, aggregating \$25,000, have been approved for houses which have not yet been erected.

The Housing Commission has purchased seventeen lots for housing purposes for \$10,200, being an average of \$600 per lot.

The Commission is also contemplating purchasing about forty acres and developing it for housing.

TARA.

HOUSES ERECTED.

No. of Houses.	Loans.
1 over six rooms, solid brick .....	\$4,000

In addition to the above, an application for a loan of \$3,000 has been approved for a house which has not yet been erected.

THOROLD.

HOUSES ERECTED.

No. of Houses.		Loans.
1	four roomed, frame clapboard finish .....	\$1,900
3	five roomed, frame clapboard finish .....	8,500
7	six roomed, frame clapboard finish .....	18,500
Total 11		\$28,900

In addition to the above, four applications for loans, aggregating \$11,500, have been approved for houses which are not yet erected.

TIMMINS.

HOUSES ERECTED.

No. of Houses.	Loans.
1 six roomed, frame clapboard finish .....	\$3,000

In addition to the above, four applications for loans, aggregating \$12,000, are pending.

TRENTON.

HOUSES ERECTED.

No. of Houses.	Loans.
2 over six rooms, brick veneer .....	\$5,000
1 over six rooms, solid brick .....	3,800
Total 3	\$8,800

WALKERVILLE.

HOUSES ERECTED.

No. of Houses.		Loans.
1	five roomed, frame clapboard finish .....	\$3 000
3	five roomed, frame stucco finish .....	9,000
1	five roomed, brick veneer .....	3,000

No. of Houses.		Loans.
3	six roomed, frame clapboard finish .....	9,000
2	six roomed, brick veneer .....	6,000
2	six roomed, solid brick, hollow tile or concrete .....	8,000
2 over	six rooms, frame stucco finish .....	6,000
2	over six rooms, brick veneer .....	6,000
Total 16		\$50,000

In addition to the above, three applications for loans, aggregating \$11,000, have been approved for houses which are not yet erected.

### WATERLOO.

The Dominion Rubber System Housing Company, Waterloo, Limited, contemplates acquiring land and erecting a large number of houses in 1920.

### WELLAND.

#### HOUSES ERECTED.

No. of Houses.		Loans.
5	six roomed, frame clapboard finish .....	\$14,200
3	six roomed, brick veneer .....	9,000
11	six roomed, solid brick, hollow tile or concrete .....	42,450
Total 19		\$65,650

In addition to the above, two applications for loans, aggregating \$6,600, have been approved for houses which are not yet erected.

The Housing Commission has purchased four lots for housing purposes for \$1,425, being an average of \$356.25 per lot.

### WHITBY.

#### HOUSES ERECTED.

No. of Houses.		Loans.
1	six roomed, frame clapboard finish .....	\$2,400
2	six roomed, brick veneer .....	5,000
Total 3		\$7,400

In addition to the above, two applications for loans, aggregating \$6,000, have been approved for houses which have not yet been erected.

### WINDSOR.

#### HOUSES ERECTED.

No. of Houses.		Loans.
4	five roomed, frame clapboard finish .....	\$12,000
3	five roomed, frame stucco finish (2 finished) .....	9,000
1	five roomed, brick veneer (finished) .....	3,000
29	six roomed, frame clapboard finish (20 finished) .....	87,000
9	six roomed, frame stucco finish (4 finished) .....	27,000
10	six roomed, brick veneer (9 finished) .....	30,000
39	solid brick, hollow tile, or concrete (7 finished) .....	156,000
Total 95		\$324,000

Of the above, ninety-three are detached houses and two are semi-detached.

In addition to the above, eighty-eight applications for loans, aggregating \$330,000 (sixty-six at \$4,000 and twenty-two at \$3,000), have been approved for houses which are not yet erected.

WOODBIDGE.

HOUSES ERECTED.

No. of Houses.		Loans.
3	six roomed, solid brick, hollow tile or concrete.....	\$9,000

In addition to the above, two applications for loans, aggregating \$6,000, have been approved for houses which are not yet erected.

WOODSTOCK.

HOUSES ERECTED.

No. of Houses.		Loans.
2	five roomed, frame, stucco finish .....	\$4,350
1	six roomed, frame, shingled finish .....	2,700
3	six roomed, frame, stucco finish .....	8,300
1	six roomed, frame, stucco and shingles.....	3,000
Total 7		\$18,350

YORK TOWNSHIP.

HOUSES ERECTED.

No. of Houses.		Loans.
2	six roomed, frame clapboard finish .....	\$5,800
9	six roomed, brick veneer .....	24,100
29	six roomed, solid brick .....	95,144
Total 40		\$125,044

Of the above, thirty-eight are detached houses and two are semi-detached.

In addition to the above, thirty applications for loans, aggregating \$107,894, have been approved for houses which are not yet erected.

## REPORT OF CHIEF ARCHITECT.

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From the work reviewed under the Ontario Housing Act during the past year some conclusions may be emphasized for the guidance of the Commissions which have not yet started operations, but which intend to do so. They may also prove valuable to some of those operating even where considerable progress has already been made.

(1) Steady improvement in the quality of the plans received has been noticed with each succeeding month; and it is quite evident that where competent professional assistance is obtained by a Commission mistakes are avoided, economies are effected and the results in general will more than justify the expenditure on such service.

More careful study of elevations to preserve simplicity and get better proportion between parts is required for many of the schemes submitted for approval. This can only be done by men trained in design, but the employment of Architects at the ordinary professional rates of remuneration is impossible for each individual house.

Owing to possible repetition of designs or variations not requiring separate sets of drawings, possibility of using standardized details and specifications, etc.; the services of the best architects experienced in this work can be obtained at a much lower cost per house than is usually charged for individual services on a single house.

Co-operation between the local branches of the Architectural and Art Associations, Societies, etc., and the Housing Commissions might produce the desired improvement, but the creation of a central bureau to pass judgment on the aesthetic merit or demerit of each application would not, in our opinion, be desirable.

Much educational work along these lines requires to be done throughout the Province and how that it to be stimulated is a question which should be studied by every individual interested in the improvement of our Ontario homes. The various Housing Commissions operating throughout the Province during the past year should be congratulated on the advances they have made and should receive every encouragement to go further in their good work, for which, in too many cases, they have received too much criticism and no active help from the professional bodies which could do so much by co-operating.

### HOUSES BUILT FOR INDIVIDUAL APPLICANTS.

Of the total number of loans made last year a large proportion was to individuals for the erection of their own homes. While it is true that this is not an economical way of providing houses in large quantities in a short period of time, there are many reasons for encouraging this phase of the work under the Housing Act.

(2) Splendid results have been obtained by many applicants who have carried out a great deal of the work on their own houses. This should be encouraged for at least two reasons, one—to develop craftsmanship, and the other—to help to keep down the amounts required for loans.



In my opinion Commissioners should take advantage of every opportunity to foster this spirit among applicants. It should be clearly understood that a man or woman contemplating the purchase of a home has a natural interest in its building, which is not satisfied by simply presenting him or her with the front door-key.

Wherever possible they should be encouraged to do their own home building; and failing that, the most lasting satisfaction will be got when they are allowed to exercise some control over the work from the development of their plan to its final realization as the home.

### BUILDING HOUSES IN QUANTITIES.

(3) There is no limit to the number of types of houses which can be built under the Act. They are as numerous and as distinctive as the human individual, but it has been clearly proven that the only way to get low costs is to erect houses in quantity with standardized parts. This can be done and still provide the necessary variety in external appearance.

When houses are being built in quantities it is essential that the attention of Commissions be drawn to the fact that in this case they are not only building houses, but also a community; and the appearance of the streets must be considered as well as each house. In a small town the erection of fifty or a hundred houses is a large percentage of the total number in the town. If these houses are attractive they will be an asset; on the other hand if poorly designed and badly situated they will detract from the appearance of the town as a whole, and are apt to become a liability and the beginning of a slum district.

(4) In some localities bungalows consisting of cellar and all rooms on the ground floor have been erected for less cost than houses of two storeys, having the same accommodation and built of similar materials.

The only explanation which can be given is that with the present high cost of labour—the hoisting of materials to first floor and roof more than offsets the cost of the extra cellar and roof areas of the bungalow.

(5) Sufficient educational work has been done under the Act to show that houses three rooms deep are not necessary or desirable except on unusually wide lots or, in very special circumstances, on very narrow lots. No exceptions will be made to the side clearances demanded in the "Report *re* Housing," printed last year, in checking plans of the three room deep type unless the middle room has a window to the rear in a break in line of side wall.

(6) Too much attention cannot be given to the placing of houses on lots so that they will get the full benefit of direct sunlight into as many rooms as possible, especially during the winter months, when it is almost impossible to get sun purified air into homes through open windows and doors.

In many cases the placing of a verandah right across the front of a house has the effect of shutting sunlight out of a room throughout the entire year. This should be emphatically condemned in our climate where the ordinary verandah can only be used for a very few months of the year at most.

(7) Low cost housing can only be obtained by eliminating every foot of waste space. This has the inevitable effect of restricting the size of the kitchen. As this is the workroom much greater attention should be given by planners to the traffic lines through the kitchen and the relation between door openings and furniture spaces.

It has been only too evident during the past year that these features have not been given a sufficient amount of consideration. A small kitchen is only satisfactory when traffic lines will leave enough wall and floor space to accommodate the furniture which is essential for the work to be performed.

When this point has been studied it will be found that it is rarely desirable to provide a separate door opening right out to the rear of the lot, in addition to the grade entrance to the cellar, which should also communicate with the kitchen.

(8) Climatic conditions throughout most of Ontario make it extremely desirable to provide vestibule protection to the front door. This is even more important when the front door opens into a living room without any hallway.

The omission of a vestibule in such a case may result in a slight saving in cost, but it will never provide satisfactory living conditions here in winter. In every instance of this kind presented to us, we have noticed that there were other features of lesser importance which could have been omitted to keep the cost at the same figure.

(9) Some provision of space should be made for the hanging of hats and coats near the front entrance.

(10) Other features requiring study to keep the cost down but which seem too often to be ignored are:

Partitions on first floor should, wherever possible, come over ground floor partitions to save cost of beaming and permit of straight riser ducts for heating.

Plumbing fixtures should be arranged for bathroom, kitchen and laundry so as to make only one soil-stack necessary.

Hall and staircase space should be kept down to the smallest possible dimensions.

Simplicity in roof construction is essential. Hips, valleys, flashings, etc., in roofs are not only costly to build, but also expensive in maintenance.

(11) As the cost of a house varies with its cubical contents the old fashioned large airy room is no longer economically possible. It, therefore, follows that it is now all the more necessary to study carefully the ventilation of our smaller houses and the value of the materials used in their construction from the standpoint of insulation against cold and heat.

In summer time, cross ventilation through windows is essential and on narrow lots this question could receive more thought than is usually given to it.

A great many schemes are submitted in which tops of windows are indicated too low down from the ceiling. In bedrooms especially, the distance from ceiling down to glass line should not exceed twelve inches.

(12) Where any part of the floor of a room comes over an open space below, such as a verandah, etc., special attention should be given to insulating the exposed area. The additional comfort in winter obtainable by the use of dry shavings insulation protected from dampness on both sides by water proof paper will more than justify the very slight extra cost of such precaution.

(13) A tendency to make windows too small has been evident in many of the schemes submitted.

The areas demanded by the regulations are the minimum and in many cases should be exceeded. More satisfaction would be obtained if the glass area for each room were not less than ten per cent. of the floor area, where such an allowance would exceed the present minimum requirements.

(14) Where the temperature falls below zero it would appear that a good furnace is absolutely essential in a home. Some applicants evidently think that a furnace should only be thought of after they have crowded the outside of the house with useless, supposedly ornamental features and so-called "trim."

(15) Where there are local by-laws they must be followed in construction under the Housing Act. In some cases the requirements of these by-laws are unnecessarily severe and the local Commissioners should endeavour to have them modified to reduce the cost of building small houses.

(16) Building conditions in Ontario vary so much that it is undesirable to attempt to write a specification which would be acceptable everywhere in the Province. Results up to date, however, indicate that no stucco should be used which is not damp proofed.

(17) A special paper on the insulating qualities of various materials commonly used in house construction is being prepared and will follow publication of this report as soon as certain experimental work, now being undertaken, has been completed.

JAMES GOVAN,

*Chief Architect.*

## REPORT OF DEPARTMENT'S TOWN PLANNERS.

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In accordance with your request, we have prepared the following report on what has come under our consideration concerning matters falling under the general heading of Town Planning in the administration of the Ontario Housing Scheme.

### THE NATURE OF OUR WORK.

The nature of our work consists of two distinct parts: The first is to see that the requirements are carried out by the Municipal Commissions, as set forth by the Housing Act itself, and the rules and regulations which accompany it, in so far as they deal with the physical fitness of the property bought or accepted by the local Commissions for housing purposes, and with the location of the buildings thereon.

The second is to give constructive advice to the Municipal Commissions, their applicants, their architects, or their engineers, in such matters as: the selection of the property to be acquired by them for housing projects; the subdivisions of the same; to report as well upon individual lots, concerning which there may be question; and, in general, to point out where the house, erected under their directions, may make the properties of the applicants of the greatest possible value from a practical point of view to the purchaser and to the municipality. To accomplish this, advice has been given verbally at the time of our visits to them; reports, analyzing the problems involved have been made, and sketches accompanied such reports where they seemed necessary.

### SUPERVISION OF THE REQUIREMENTS AS SET FORTH BY THE ACT.

In our capacity of reporting upon the activities of the Commissions, the block plans submitted by them and the suitability of the property, accepted, or purchased by them, we have very generally found a spirit of co-operation, and have been able, after explaining the purpose of the questioned clauses, requirements, etc., to not only have these requirements conformed to readily, but to have them recognized as minimums, and to have gained an appreciation of the advisability of keeping as far as possible above these minimums.

We have found that: the needs of no two municipalities are exactly alike, land values and construction cost vary widely with the number of vacant subdivided lots within the municipality, and the degree to which they are already served by municipal improvements; the location of industries within a municipality must be the governing factors in advising the Housing Commission whether (a) to accept only applications of individuals; (b) to accept only applications of housing companies; (c) to only purchase land en bloc for subdivision and turn the lots over to applicants at cost; (d) or whether to adopt two or all of the above policies. In case the policy of subdivision of property has been adopted, we have been asked to advise whether one large project is preferable to two or more smaller ones located in different parts of the municipality, and upon what we base our conclusions.



## BLOCK PLANS FOR HOUSING PROJECTS IN SUBDIVISIONS.

In the consideration of block plans for housing projects, we find that the arrangements of the house can usually make the streets, upon which they face, more attractive than is the case where the applicant is governed by conditions already fixed. Many things tending toward economy can be easily arranged for, if the location and floor grades of the houses are studied generally, in their relation to each other, and the requirements of grades necessary for economical development. The block plan makes it possible to select house locations reasonably close together, so that contracts for a number of houses of the same type may be awarded and constructed, and a second contract may later be awarded for houses of a different type, which can be placed between those first erected. In this way, the dangers of too close duplication of houses of the same type prevalent in quantity construction, can be overcome.

## BLOCK PLANS OF INDIVIDUAL LOTS.

In addition to the requirements that block plans, of housing subdivisions, or projects, showing the arrangement of the houses upon the lots, be submitted, the further request that a block plan, showing the location of the individual house on the lot, be forwarded with the application and house plans, has enabled us to easily give constructive advice at the same time that it is given regarding the house, itself. This request has also enabled us to assure ourselves that the requirements as to distance from property lines and adjoining houses, etc., are observed, without the numerous visits which would otherwise be required.

We have given, together with the Department's architect, considerable attention to the architectural block plans for the individual lots for the following reasons:

(a) Light and air are very important and light can often be greatly improved by inverting the plan of the house, that is, having the living rooms face the south or east rather than the north or west, as they might be shown.

(b) Houses on adjoining lots can often be so arranged that service walks for both houses may be adjoining, and that later they may be used for motor runways to future garages. This is a distinct economy where it can be arranged, and is practical.

(c) Space can often be arranged to allow an entrance over the lot to a future garage by moving a house one or two feet one way or the other. This will give additional value to the property.

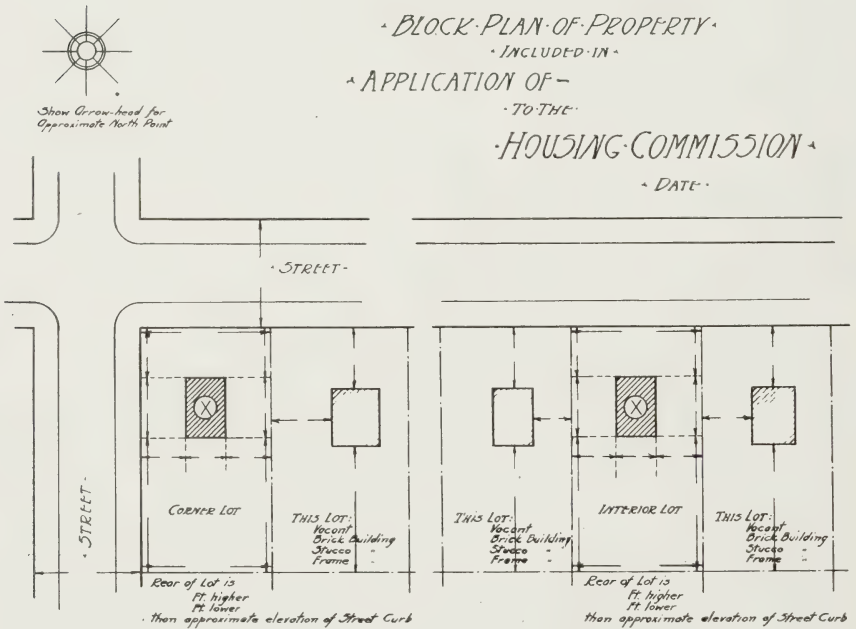
(d) Where applications for houses on adjoining lots are submitted at different times, we are able to advise against too frequent duplication of the same front elevation along the street.

(e) When the rear of a lot is high or low, grading cost can often be saved by not following the usual procedure of building the houses all along a line the same distance from the street, but by making a study of the particular situation. The saving effected in this way is often considerable.

By giving consideration in these ways to each of the above possibilities, the applicants to the municipality which adopts the individual lot procedure, receive more nearly the constructive benefits, which accrue to the applicant to the municipality which adopts the procedure of purchasing land and subdividing it.



We are only able to give thorough consideration to the individual block plans when all the governing measurements and figures are supplied, and when it is necessary to secure these by letter after the application has been received delay is unavoidable. In order to make clear what is necessary in this regard, we have shown by the illustration below the measurements which are required, showing by the spaces between the arrows where figures should be filled in. One example on the illustration applies to the corner lot and the other to the interior lot. This also illustrates the information required as to the character of the house, if any, upon the adjoining lot, as well as asking for some idea as to how much higher or lower the rear of the lot is than the curb of the street upon which it fronts. Such a block plan, as shown, would apply to almost any condition or orientation, by adding an arrow head to the line most nearly corresponding to north, and the measurements thereon would apply to the irregular lot as well as to one which is regular.



## CONSIDERATIONS IN THE SELECTION AND SUBDIVISION OF LAND FOR HOUSING PROJECTS.

During this year we have advised regarding the developments already undertaken or considered by the Municipalities of Brantford, Fergus, Hawkesbury, Kitchener, Ingersoll, Iroquois Falls, Leaside, London, Mimico, New Toronto, Oshawa, Ottawa, Sudbury, and Waterloo. Four of the above municipalities have either not yet committed themselves definitely to undertake the project, or have deemed it wise to postpone the development.

In reviewing the above, we find that there are two kinds of property which have been selected; the first is what is known on the assessment rolls as "Farm Land," and the second is property which has already been subdivided, but from which none, or very few lots have been sold.

The determining factors in the selection of property for a housing project are: the cost of the land; the cost of the development of it, including local improvements necessitated by the extension of municipal utilities; and its location and accessibility to the industries of the municipality. The so-called "Farm Land" is usually the cheapest in its first cost, but it has been found in such municipalities as New Toronto, Mimico, Oshawa, and Sudbury, that the cost of installing such utilities to such farm land as is available, along streets which are at present not built upon, would not be practical or economical. Although the development costs of the above projects are necessarily little more than estimates at the present time, we think that the property which admits of the lowest development cost is not necessarily that which has an even surface. Oftentimes the problem of handling the excavation and resurfacing the resulting surface is more expensive than when there are areas which require to be filled with the material from the excavations, which allows the house floor to be fixed at a grade requiring fill over a small area of the lot, thus leaving a large area of the surface of the lot undisturbed.

### TOPOGRAPHIC PLAN.

The first step for a Commission to take after having selected the site is to have levels taken over the property, if it has any variance in grades, and have these levels mapped into a topographic plan. Upon this plan, all existing trees, buildings and rock outcrops, should be shown, as well as all adjoining streets and streets intersecting the boundary streets.

### PLAN OF SUBDIVISION.

After the topographic plan has been prepared the study of the location of streets, both in regard to the contours of the land, and the requirements of the surrounding streets of the municipality should be made, keeping in mind the size of lots for housing purposes. The lot, which we have found best suited to the requirements of the Act, is one having from 35 to 50 feet frontage with a depth of not less than 80 to 100 feet. With lots of this size, an acre of land will provide seven to eight lots with an allowance for open spaces. From the above it is evidently of great importance that the requirements of the block plans in regard to the location and orientation of houses be considered in the plan of subdivision.

This consideration has been accomplished in different ways, but, where the project has been of moderate size, the architects for the Commissions have been very successful in preparing both the plans of subdivision and the block plans, with the assistance of the municipal engineer, and with the general advice which we have been able to give them. In the larger projects, such as Lindenlea, in Ottawa, Hawkesbury, and Iroquois Falls, the area of the property and the problems involved made it necessary that they be handled by men with a knowledge of town planning. A study of these developments shows that many distinct economies have been effected by this forethought.

The most efficient method of securing the approval of the plans for a project has been for the architect, engineer or town planner for the Municipal Commission to present a study of their proposals in the form of a sketch, upon which, after the changes have been made, necessitated by our consideration, we have given preliminary approval. Their surveyors can then stake the lots without the danger that such changes will require re-staking. This procedure also allows the preparation of the finished plans, and the staking to proceed at the same time.

The best example that a commission has been able to attain, by proper planning, is the Lindenlea development in Ottawa, where a beautiful partly wooded property of 22 acres was purchased at \$3,000 per acre. From this, 168 lots, or 7.6 lots per acre, were secured, and 7.69 acres of the total property were dedicated to streets and open spaces. The judicious arrangement of this area for streets and open spaces enabled the commission to save intact a large part of the natural beauty of the site. The lots, thus obtained, sold at a price of 13 cents per square foot, or between \$425 and \$500 per lot in a municipality where double this price is more nearly an average than an exception.

Another example of such economy is the Sudbury Commission, which was able, by a resubdivision of a 43-acre tract, to eliminate unnecessary lanes and the wastefully shaped lots, caused by the diagonal cutting of a railway through a gridiron plan of subdivision. By this, 90 additional lots and 3.5 acres of park area were made available.

#### WIDTH OF STREETS.

We have found that questions have arisen as to our requirements regarding the width of streets to be laid down on development plans. The words "street" and "street line" are commonly used on the one hand to denote the curb lines and the area between them, and on the other hand, the property lines and the area between them. Our understanding of a street is that property which is dedicated to the municipality for street purposes, and the street lines are the property lines between this dedication and the properties of other owners. The requirements of the Ontario Railway and Municipal Board is that the minimum width of this dedication shall be 66 feet. In the study of the subdivision and the block plan for the Housing Project, the street line may, therefore, be considered as a restriction line for the houses themselves.

In the parts of the development which obviously require streets of a secondary nature, and especially where the cost of the land is high, the houses may be placed up to the street line, as the distance of 66 feet between houses, such as are built under the Housing Act, is sufficient for light and air. Where a street is judged, with reasonable foresight, as a possible traffic street for the future, whether it is along the boundary of the property or, by necessity, is carried through it, the lots

fronting upon it should be made deeper and the houses upon the lots should be set back from the street line, in case an additional width of street is not dedicated, to allow for the possibility of a future widening if it is required.

#### OPEN SPACES.

We have been pleased to see by the plans submitted to us for Housing Projects, that consideration has generally been given to provisions for open spaces such as parks, playgrounds and other recreational areas. Such open spaces are a necessity, which can be provided at less cost to the individual, if considered in the subdivision of the project, than is the case if the applicant is required to pay for them at some future time, through the tax rate, with the chance that they will not be so desirably located, and by not having use of them meanwhile.

The Trenton Commission made a point of considering for purchase two properties adjoining their largest park. The Ottawa Commission purchased the Lindenlea site as much for its natural beauty, which they were advised could be retained, as for other considerations. Ingersoll, Hawkesbury and Iroquois Falls, in their plans provided generous areas which were in themselves better suited for recreational and park purposes than for building. The plans prepared for the proposed projects of London and Sudbury have made provision for a like allowance.

#### THE RELATION OF THE HOUSING PROJECT TO THE PLAN OF THE MUNICIPALITY.

We have found in the consideration of the Housing Projects, above mentioned, that, in the plans for projects of sufficient area to accommodate 100, 200 or 300 houses, that the proper planning has assisted greatly in improving unsatisfactory conditions which existed at the time of the inception of the project, such as: opening up streets which were blocked by unsubdivided tracts; widening other streets which were too narrow; diverting streets which had been laid down regardless of contours to locations where provisions for municipal utilities can be provided at less expense; providing diagonal streets; and by allotting park and playground areas to accommodate in a large measure the requirements of the population to be resident upon that area.

#### IN CONCLUSION.

In the advice which we have given to the Housing Commissions by whom we have been consulted, we have endeavoured, by our analysis and by the discussions with the Commissioners from an outside point of view, to make our suggestions hold to the rigid line of making the house and lot purchased by the applicant of as great value as the conditions governing each case would permit.

In carrying out the above duties, we wish to thank the members of the Local Commissions, with whose problems we have been in touch, for the co-operation which they have given to us in our efforts to obtain results a little better than those resulting from the ordinary practice of building; and to mention the fact that the personnel of these Commissions are to be commended for the unselfish services which they are giving to their respective municipalities.

W. E. HARRIES and A. V. HALL,  
*Town Planners.*



## REPORT OF THE DEPARTMENT'S SANITARY ENGINEER.

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In compliance with your request for a short article on matters relating to the Sanitation of Housing Schemes, I beg to submit the following observations:

One point which I think the Local Housing Commissions should have in mind is the importance of setting as good an example of housing sanitation and surroundings as is possible, because the influence and effect of a broad and generous interpretation of the functions developing upon such commissions will be extensive and permanent. House building is a most important local and national requirement that will tend to act as one of the antidotes to the unrest caused to some extent by the inadequacy of existing houses and the unhealthy overcrowding which occurs in them.

Another point is that sanitation should now be an essential. The home which is not sanitary in the best sense of the term is not really a home, and is liable to become a burden to the municipality in place of an asset. A home denotes a place of reasonable comfort and safety, but without pure and sufficient water supply, adequate means of refuse disposal and dry foundations, the qualities of comfort and safety are much reduced, although the house may otherwise be commodious and substantial.

It is, therefore, highly advisable that the Local Housing Commissions should insist upon a pure and sufficient supply of water for domestic and fire purposes. They should also urge that the new houses should have internal sanitary accommodations, sewer connections and dry foundations. In some instances water is available only by sinking wells, and sewage is disposable by building septic tanks and distributing tiles. When a number of houses are built on adjoining lots it is difficult to see how the purity of the water or the sanitary condition of the lots, especially in dense soil, can be properly safeguarded. Moreover, one of the proposed Provincial Board of Health regulations is that no tile sewage disposal system shall be within 150 feet of the source of any water supply, whether it be on the same or adjoining property. Wells and septic tanks should be at opposite ends of the lots. If this is not possible or the conditions are not favourable, then I consider an earth closet or other satisfactory sanitary accommodation should be located as far distant from the well as possible. The point which I desire to make is that new houses should, as far as possible, be located where municipal water-mains and sewers are available, or are likely to be laid in the immediate future, and thereby enable the home builders to avoid the risks due to polluted wells and unsatisfactory private sewage disposal works.

It is advantageous for efficient municipal administration to have compactly built up cities, towns and villages. If any city, town, or village spreads out unduly, the mileage of water-mains, sewers, sidewalks and other municipal works must sooner or later be increased without adding much to the revenue, or the sanitary conditions may not be satisfactory. Furthermore, when sewers and water-mains are extended, the houses have to be connected thereto and the wells and septic tanks have to be abandoned, and thus the cost of the housing scheme is increased.



It has been a gratifying feature of my inspections to find most of the Local Housing Commissions taking a keen interest in the development of housing schemes on the best lines. Their houses are located in good dry positions, provided with modern sanitary equipment and thus obtaining the best security to the municipal authorities. Some Commissioners, however, are not so whole-heartedly in favour of installing modern sanitary fittings, believing that the owner himself will put them in later on. This does not tend to establish the standard or asset which is fundamentally a function which the present opportunity affords.

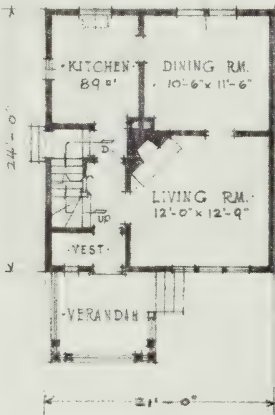
I would advise that when Local Housing Commissions make application for approval of sites they might send you a sketch plan in triplicate, showing the location of the site, the dimensions and elevations, nature of soil and if dry or damp, the location of the nearest sewer, its size and elevation, the location of the nearest watermains and its size and pressure, width of street, whether the proposed house will have a N. S. E. or W. aspect, proposed location of well and its depth, and location of septic tank if any, and such other information as may be necessary to assist me in deciding whether approval can be recommended to you.

R. O. WYNNE ROBERTS,

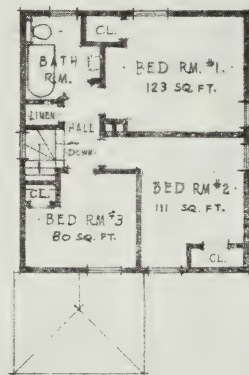
*Consulting Sanitary Engineer.*



• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •



DEPARTMENT'S STOCK DESIGN, "A."

*Estimated Cost.*

Frame, clapboard or stucco finish .....	\$2,850 00
Brick Veneer .....	3,200 00
Solid brick .....	3,450 00

Comments by the Architectural Department.

PLAN "A."

This is the Department's stock design containing six rooms and a bath and is laid out with the intention of showing the approximate minimum size of plan into which six rooms and a bathroom can be worked, adhering to the floor areas as set out in the Act.

This plan has not been constructed and it is, therefore, impossible to give an accurate price for which it could be built, particularly in view of the fact that the cost of building varies to such an extent in the different municipalities. Other plans almost similar, and with some slight modifications have been carried out and the estimates above are based on this data, which applies to the past year.

This design has the following advantages from the standpoint of low cost with the maximum amount of convenience:—

(1) Verandah of ample size without obstructing the main window light of the living-room.

(2) Front vestibule containing ample space for hanging coats, etc.

(3) Front hall with waste space reduced to minimum.

(4) The fireplace in the corner of the living-room leaves ample wall space for furniture, and in the event of the house being built of frame, the fact that the kitchen and furnace flues are built up together with the fireplace brick work makes for simpler construction and provides flues in such a position that they will draw much better than if placed on outside wall.

(5) The position of the door leading from the kitchen to the grade entrance or to the cellar leaves the maximum amount of wall space for kitchen fittings, etc.

(6) The grade entrance door at the side keeps dirty traffic to and from the cellar out of the kitchen.

(7) The upstairs hall area has been cut down to a minimum so much so that only enough wall space has been left to provide openings of the required size to the bedrooms, bathroom, linen closet and stairway.

(8) Side windows in bedrooms No. 1 and No. 2 gives cross ventilation in these rooms.

(9) Bedroom and linen closets are of ample size.

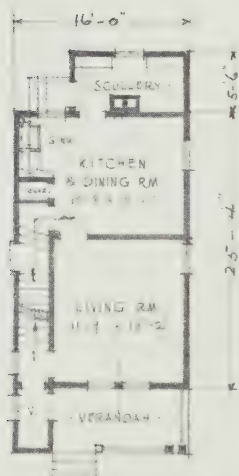
(10) Bathroom, kitchen and laundry plumbing fixtures can be economically connected to one soil stack with short branches, and space is available in bathroom for hot water tank, which would help to heat the room.

(11) The position of the roof shown on the front elevation would mean that a small portion of sloping ceiling would show on the upper floor, continuing from front to rear on both sides of the plan.

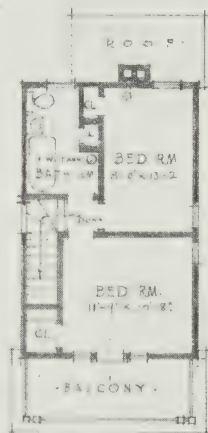
NOTE.—See suggestion on separate sheet for layout of hot air heating system for this plan.



• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •

B

## DEPARTMENT'S STOCK DESIGN, "B."

*Estimated Cost.*

Frame, clapboard finish or stucco finish .....	\$2,400 00
Brick veneer .....	2,650 00
Solid brick .....	2,850 00

## Comments by the Architectural Department.

## PLAN "B."

This is the Department's stock design containing four rooms and bath and is a suggestion for a very small house with the kitchen to be used as a combination kitchen and dining-room. Many families living in houses of much greater dimensions who use their kitchen as a dining-room, even when a separate dining-room is available, would not consider this arrangement an inconvenience. The scullery on the back of the house could be enlarged to the dimensions required for a kitchen by the owner in his spare time if he so desired. This would leave him with a separate dining-room. This provision for future extension makes this plan particularly worthy of consideration by working men with small means.

(1) A sun-room opening off the back bedroom is another possible way of extending this plan after the kitchen is built on the rear, as suggested.

(2) Cross ventilation and clothes closets have been provided for both bedrooms.

(3) The arrangement of bathroom fixtures directly over the sink in the kitchen simplifies plumbing work.

(4) Linen closet opens off bathroom. Space permits location of domestic hot-water tank in bathroom if desired.

Other points of convenience are as follows:—

(a) A front vestibule and coat hanging space are provided.

(b) A grade entrance at the side gives access to the kitchen and cellar from the outside.

(c) A small broom closet is provided off the kitchen for brooms, pails, etc.

(d) The upstairs front balcony could be utilized as a sleeping porch in the summer-time if desired and would only entail a small outlay of money to provide the necessary enclosing awnings and pipe supports.

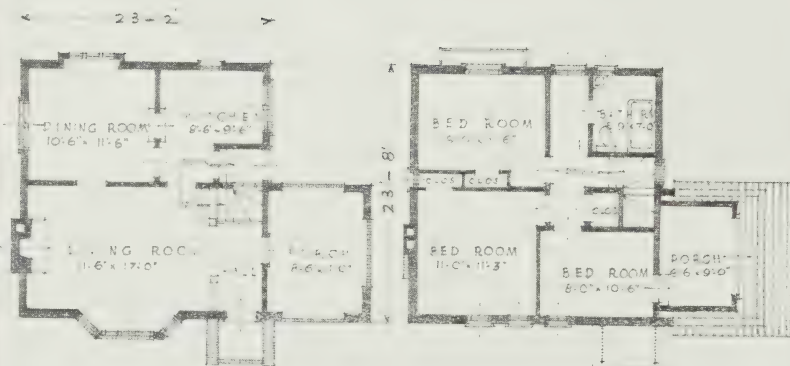
(e) The darkening effect of front verandah on living-room is offset by additional window in side wall.

NOTE.—See suggestion on separate sheet for layout of hot-air heating system for this plan.





F R O N T



## BRANTFORD TOWNSHIP, "C."

Owner and Architect, F. W. Nicholls.  
Hollow tile and stucco.

Cost, \$4,000.00. Loan, \$3,000.00.

Comments by the Architectural Department.

## PLAN "C."

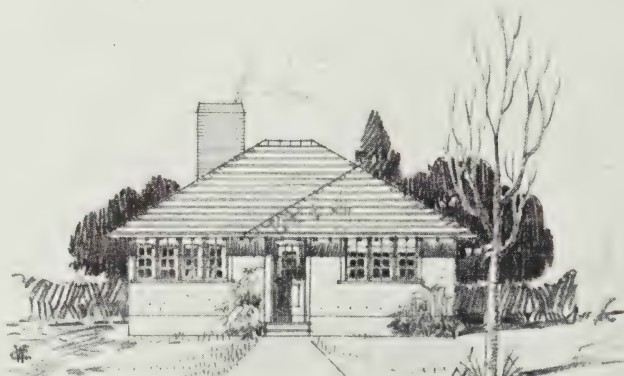
This is a house containing six rooms, sleeping porch and bathroom, planned by an architect for his own use, and is a very striking example of making a house which is really quite small in plan appear large in elevation by using the same materials for the porch as for the main building and continuing the structural lines. The dormer effect obtained in the sleeping porch over is excellent when compared with the excrescences so often stuck on to small houses.

Some improvements to this plan might be considered as follows, viz.:—

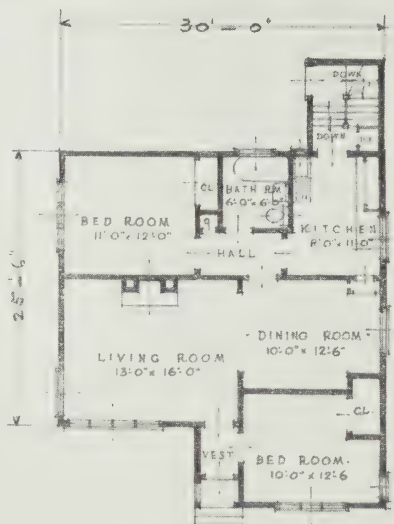
(a) Front vestibule and coat room.

(b) The upstairs hall, which is shown running through to the back wall, could have been shortened, providing an additional closet off the back room and a linen room off the hall. This would have left the closet shown opening off the hall for the use of the occupants of the small front bedroom.

(c) Cross ventilation for bedrooms.



F R O N T



G R O U N D F L O O R



## PORT ARTHUR, "D."

Owner and Architect, Capt. H. E. Lloyd Owen.  
Frame, stucco finish.

Cost, \$3,000.00 and owner paid \$300.00 for extras.  
Loan, \$3,000.00.

## Comments by the Architectural Department.

## PLAN "D."

A one-storey bungalow containing five rooms and a bathroom. This would make a very attractive house for a couple with no family and the position of the front bedroom off the vestibule would make it possible for separate rental if so desired.

If the question of taking in a lodger was not considered, the door to the front bedroom would be better if made to open directly into the living room.

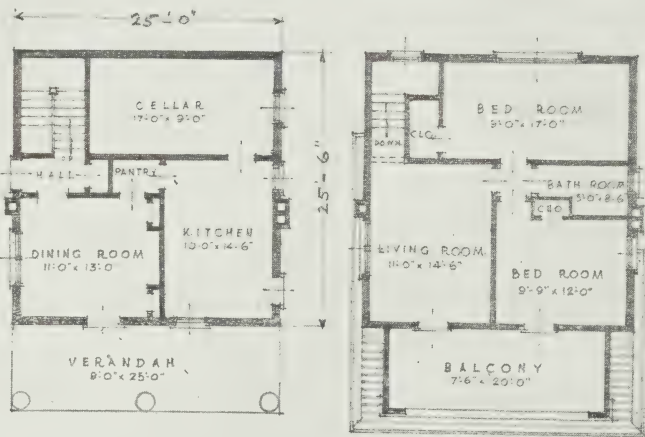
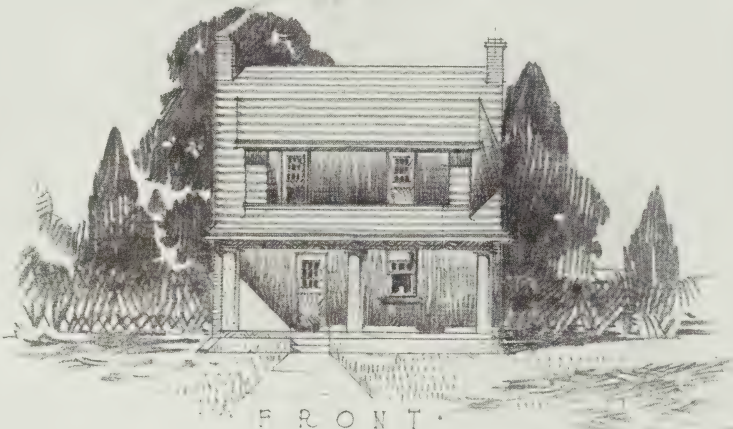
By arranging the front entrance door at the side of the vestibule it would have been possible to provide some coat hanging space.

In an ideal plan of this type, of course, both bedrooms and the bathroom should be off a common hall.

An improvement could also have been made to this plan by shifting the stair enclosure at the back so that another window could be worked in at the end of the kitchen to permit cross ventilation.

A small window in the rear of the back bedroom would improve the ventilation.

In this case the owner has wisely refrained from imagining that his house was being built in California, and has not used the loan for a porch which can only be used for a very short time each year in his district.



GROUND FLOOR . . . . . SECOND FLOOR





## BRANTFORD, "E."

Owner, V. Coleman.

Architect, F. W. Nicholls.

Cement blocks, stucco finish.

Cost, \$3,000.00. Loan, \$2,200.00.

Comments by the Architectural Department.

## PLAN "E."

This is a rather singular plan laid out to suit a decided rise in the grade which occurs at the back of the house. For this reason the rear portion of the ground floor works in as a cellar. The remainder of the ground floor is utilized for the dining room and kitchen, the latter having a separate entrance from the outside.

The stairs leading from this floor land in the living room above which has a very desirable balcony opening off it on the front.

The two bedrooms and the bathroom all open into a small common hall, which is a good feature.

A small side window to provide cross ventilation for the back bedroom would have been an added improvement.

The heating of this house will present difficulties not found in ordinary types. Hot air heating of ground floor front rooms for example, will be difficult. With a hot water system the cellar floor level would require to be dropped sufficiently below the ground floor level to obtain the necessary rise to the pipes leading to the radiators.

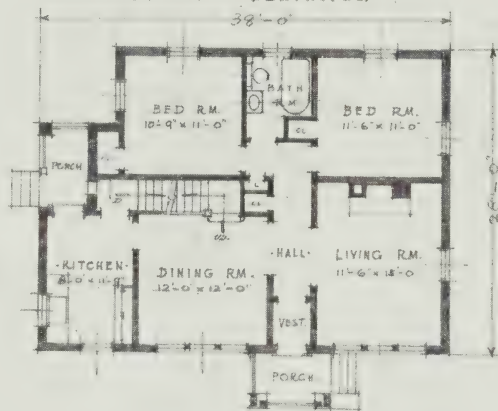
The damp proofing which would be required under the ground floor would add quite an item to the cost.

It would appear that the outside door to kitchen might have been combined with a door to cellar in such a way as to improve traffic lines and give winter protection to kitchen.

The appearance of house in front would have been greatly improved if four columns had been used instead of three. The use of centre support in an opening should be avoided.



• FRONT ELEVATION •



• GROUND FLOOR •



## WINDSOR, "F."

Owner, Mitchell.  
Architect, Beaton.  
Hollow tile and stucco.

Cost, \$4,000.00. Loan, 4,000.00.

Comments by the Architectural Department.

## PLAN "F."

This, unlike most of the one-storey bungalow plans, shows a hall through the centre of the house, the dining room on one side and living room on the other.

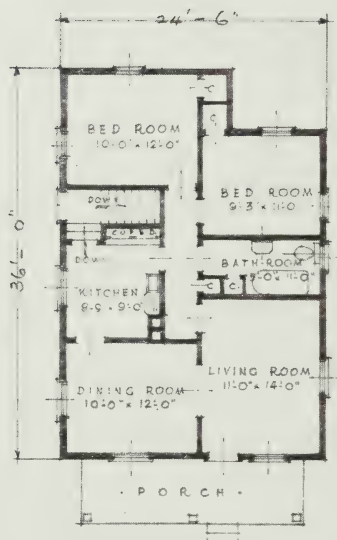
A stairway has been shown leading to the attic, which will provide for future extension in the way of bedrooms.

The kitchen and both the bedrooms are in a good position to get cross ventilation, which has been provided as shown.

Means could have been provided to get to and from the cellar from the outside without passing through the kitchen, and additional wall space in kitchen obtained by doing so.

If a gas, coal or wood burning stove is desired in the kitchen, a flue should be provided.

This house stands on a corner lot and particular attention has been given to the sunlight provisions in the principal rooms in winter time.



## SANDWICH EAST TOWNSHIP, "G."

Owner, Geo. Thorburn.

Architects, Colthurst, Tracy & Kohlmorgan.

Hollow tile.

Cost, \$3,450.00. Loan, \$3,450.00.

Comments by the Architectural Department.

## PLAN "G."

This is a very good layout of a one-storey five-roomed bungalow and has the advantage of having a hall which is common to the two bedrooms, the bathroom and the kitchen.

A grade entrance at the side gives entrance to the kitchen and outside cellar entrance without having to pass through other parts of the house.

Cross ventilation has been provided for all rooms except the kitchen. This is unfortunate as the kitchen would be the hardest room to ventilate in the summer-time and it should be the easiest.

This difficulty would be increased in most municipalities by the location of buildings on adjacent lot, and this plan, therefore, should not be used except where the foregoing objections have been overcome.

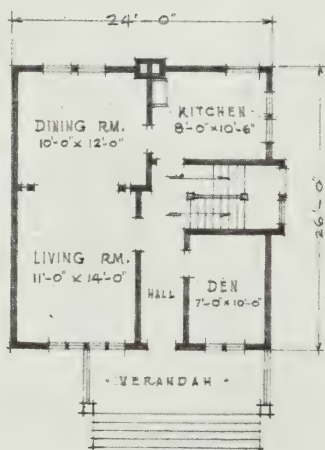
The necessary vestibule and coat room space should be provided at the front entrance.

The centre support in porch is not satisfactory in appearance.

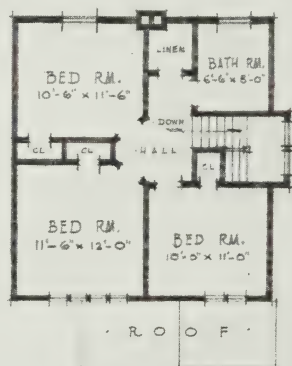




• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •

H.

## SAULT STE. MARIE, "H."

Owner, L. Goyette.

Frame clapboard finish to upper window sills, shingled above.

Cost, \$3,000.00. Loan, \$3,000.00.

Comments by the Architectural Department.

## PLAN "H."

The over-all size of this house is larger than is required to get the areas of the rooms on the first floor according to the minimum called for under the Act. These over-all dimensions were likely determined by the desire to work in the small den on the ground floor. This, however, necessitated quite a lot of extra hall space to get past the den to the main stairway.

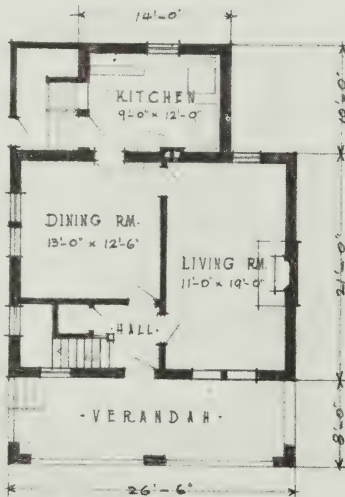
The front vestibule and the necessary coat hanging space should have been included in this plan.

A side entrance door should also have vestibule protection. A door at the top of the stairs leading down to the grade level would provide vestibule protection at side entrance door.

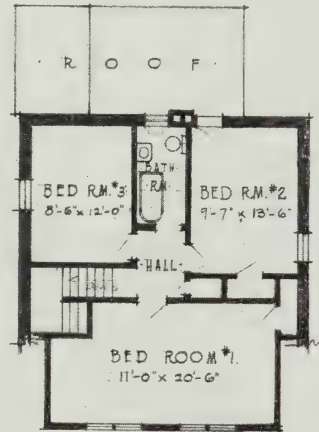
Small side windows to give cross ventilation for all the bedrooms should have been provided.



• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •



## OSHAWA, "J."

Owner and Architect, J. M. Brant.  
Hollow concrete wall.

Cost, \$3,800.00. Loan, \$3,000.00.

Comments by the Architectural Department.

## PLAN "J."

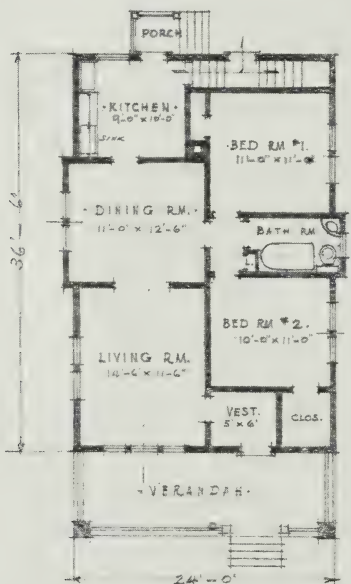
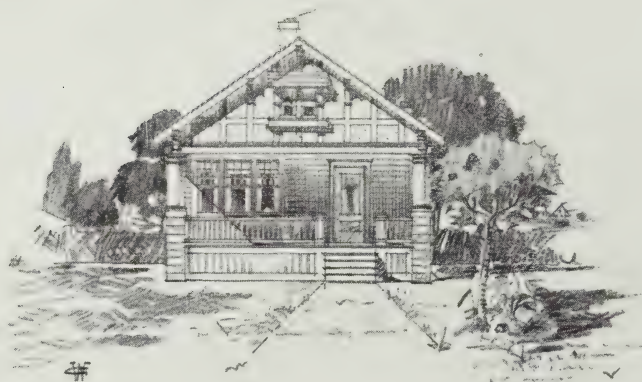
This is an example of a six-roomed house built by an architect for his own use. The walls have been shown solid for the purpose of more clearly defining the lines of the plan on the illustration, but were built of poured concrete with a continuous air space through the centre.

The outer and inner thicknesses of concrete are bonded together by small steel rods.

An improvement could have been made to this plan by the provision of a vestibule for the front entrance and means for getting cross ventilation in the kitchen and some of the upstairs bedrooms.

The appearance of this house in general is much more interesting than the straight front elevation indicates. The wing at the back is combined with the main building so that the perspective from the roadway is very satisfactory. Here again it is desirable to point out the unfortunate results which follow the introduction of column supports in the centre of an opening. This applies especially here, where a dormer window is carried over the line of the columns below.

The roof of kitchen and the floor of the front bedroom will demand insulation not required of plans where the upper floor rooms are placed directly over the ground floor.



GROUND FLOOR.





## WINDSOR, "K."

Owner, W. Logan.

Architect, S. Keyser.

Frame, clapboard finish.

Cost, \$3,000.00. Loan, \$3,000.00.

Comments by the Architectural Department.

## PLAN "K."

This is another three-room deep type of plan which is only suitable for very wide lots when so many of the rooms depend on getting light from the side.

On the average city lot, houses on the adjoining lots practically exclude all sunlight and ventilation from all the rooms shown with windows placed in the side walls.

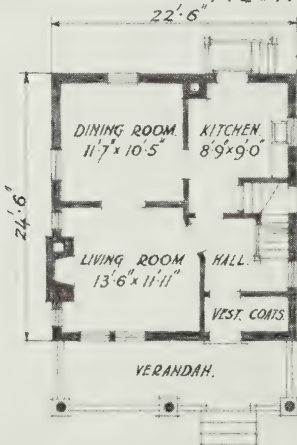
Cross ventilation cannot be provided in bedrooms. In the kitchen where it is most needed, it could have been got quite easily in this case.

More wall space in the kitchen could have been obtained by omitting the door leading to the rear porch, as a grade entrance to cellar and kitchen is otherwise provided. If the rear stairs to the basement were placed differently, bedroom No. 1 could then get its daylight through the rear wall and a small window on the side would give the necessary cross ventilation.

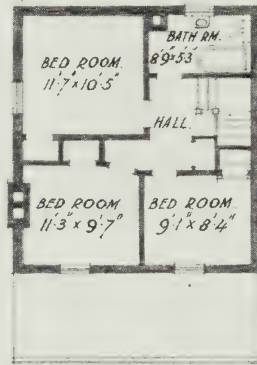
If it is desired to use the attic space for storage a stairway to get to it could be built over stairs shown at the back of the house, with the door leading out of bedroom No. 1.



FRONT ELEVATION.



FIRST FLOOR PLAN.



SECOND FLOOR PLAN.



## NEW TORONTO, "L."

Owner, J. Griffith.  
Architect, J. Jackson.  
Solid brick.

Cost, \$4,000.00. Loan, \$3,000.00.

Comments by the Architectural Department.

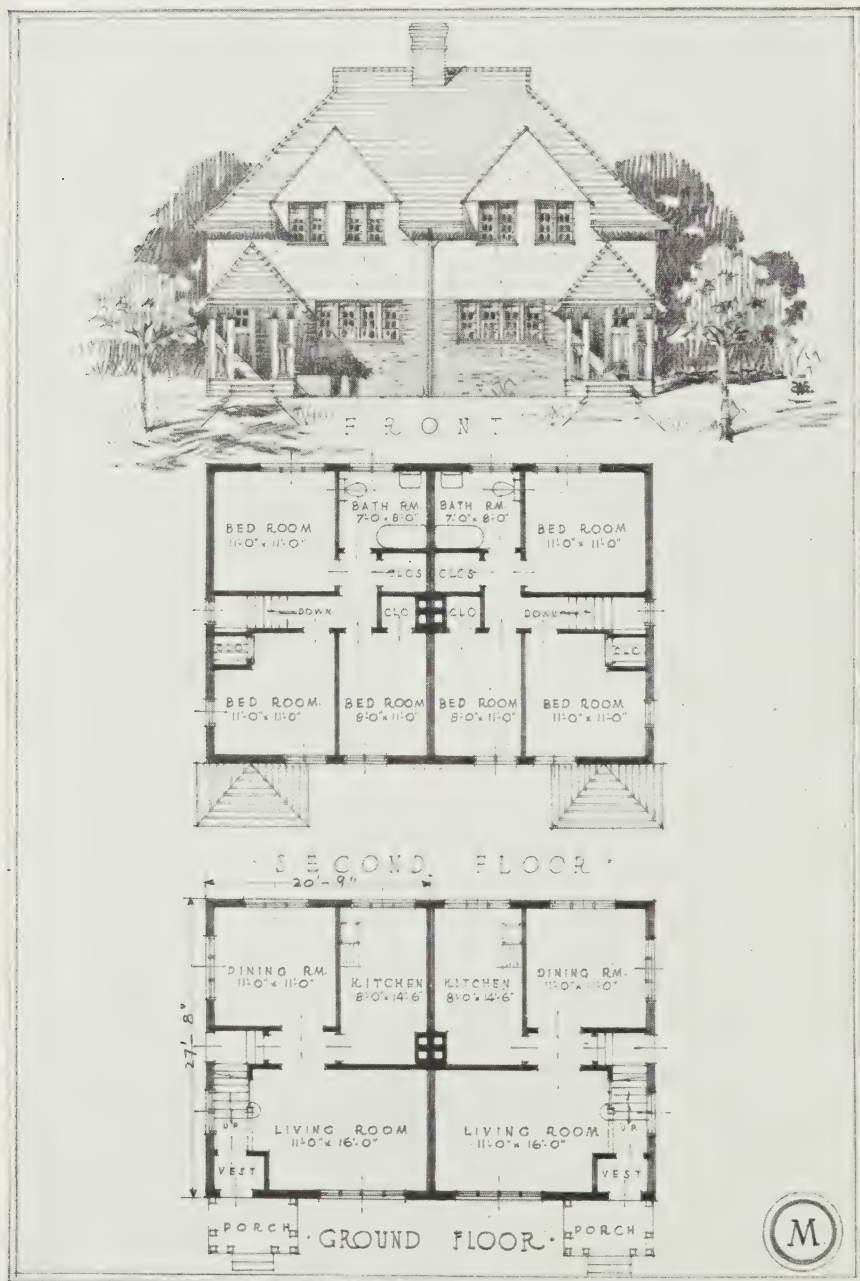
## PLAN "L."

This presents the typical six-roomed square planned house.

Omission of rear door would increase kitchen wall space, as a grade entrance has already been provided leading from the kitchen at the side.

The upstairs floor plan shows rather a large amount of hall space which could be cut down if it is desired to economize in space. A right angle turn with winders at the foot of main stairs would have allowed an increase of about three feet in the length of the kitchen.

Cross ventilation should have been provided for all the bedrooms, and where one window in a bedroom is all that is to be built it is desirable that it should be placed so that it is never liable to obstruction by buildings which may be erected on adjacent property.



## MIMICO, "M."

Type of house proposed to be erected at Mimico.

Architect, Harold R. Watson.

Ground floor brick, upper floor stucco and hollow tile.

Estimated cost, \$3,175.00 per house.

Comments by the Architectural Department.

## PLAN "M."

At Mimico the erection of about 40 houses is contemplated and tenders for these were taken last October.

The accompanying illustration gives a general idea of the type of house proposed, and the contract price given above includes a house complete in every respect with all the necessary grading, sodding and fencing.

At very small extra cost a fireplace could have been provided in the angle of each of the living rooms.

In the bathroom the reversal of the positions of the w.c. and the basin would have brought the two soil stacks together and simplified drainage below.

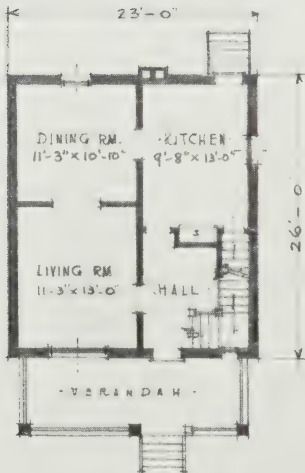
The low eaves, high pitch of roof, and grouped flues, add very much to the attractive appearance of these houses, and the contract figures given would indicate that the difference between cost of dormers and extra wall height cannot be a serious factor against this scheme.

Attention is here drawn to the possibilities of economizing with semi-detached houses without interfering with other general desirable conditions.

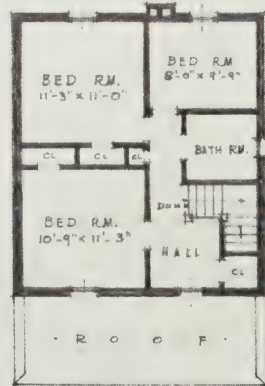




• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •



## OSHAWA, "N."

Oshawa Housing Commission, stock design No. 1.  
Architect, J. M. Brant.  
Brick veneer.

Cost, \$3,000.00.

Comments by the Architectural Department.

## PLAN "N."

This stock design has been repeated quite a number of times by the Commission at Oshawa and is very good value for the cost given above.

Over-all sizes of the plan could be slightly reduced and the areas and the rooms still be according to the minimum requirements of the Act.

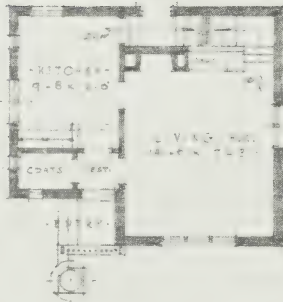
There is quite a lot of waste hall space on both floors, and neither front nor rear entrances have vestibule protection.

More wall space could be obtained in the kitchen if the rear door was omitted and a grade entrance door worked in at the side under the main stairs, which is also required to give direct entrance to cellar.

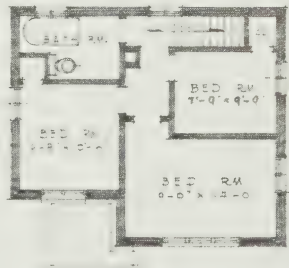
The question of cross ventilation has been totally ignored.

The front elevation of this design is of a very commonplace character, and a great deal of care and study are required to see that the proper variation is given to the design where it is to be reproduced more than once in the same row. The arrangement of porch columns needs re-study to do away with the centre support.

The lighting of the living room is seriously interfered with by the roof of the unnecessarily large verandah.



• GROUND FLOOR •



• FIRST FLOOR •



## OTTAWA, "O."

Owner and Architect, F. C. Sullivan.  
Hollow tile and stucco.

Cost, \$4,000.00 and owner paid \$400.00 for extra work and special finish. Loan, \$4,000.00.

Comments by the Architectural Department..

## PLAN "O."

This is a very attractive home erected by an architect for his own use, and is laid out with the idea of using the living room as a dining room if occasion demands.

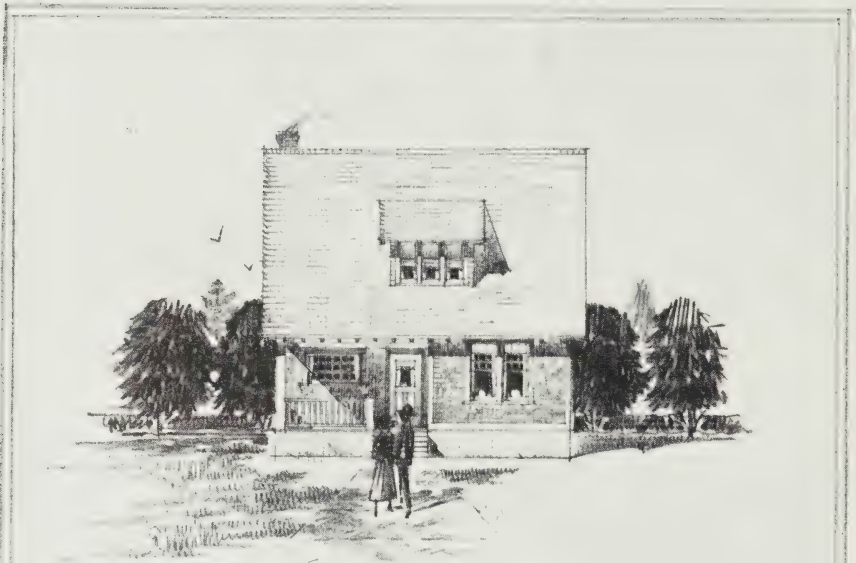
It is quite likely that the average person wishing to adopt this plan would ask for a verandah instead of the small entrance motif shown.

It will be observed that cross ventilation has been provided where possible, namely, living room, kitchen and two bedrooms.

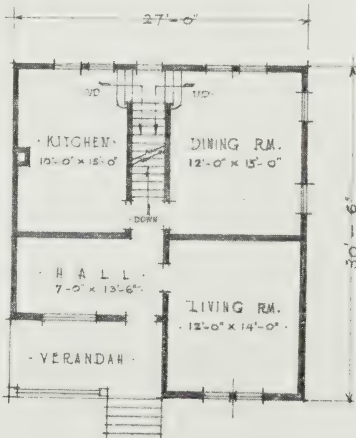
A clothes closet should have been provided for the largest bedroom.

Separate flues should be provided for the furnace and the kitchen stove.

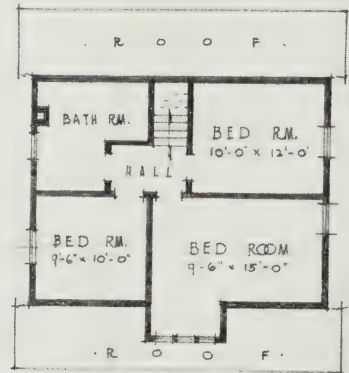
The grade entrance to the cellar or to the kitchen, and the front vestibule with its ample coat space are very desirable features.



• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •





## SAULT STE. MARIE, "P."

Owner, Fred Gibson.

Frame construction, shingles.

Cost, \$3,200.00, including hot-water heating.

Comments by the Architectural Department..

## PLAN "P."

This plan is much larger in area than is needed to meet the requirements of the Act.

The large area of the front hall is entirely unnecessary in a small house.

This plan lacks means to get from the outside to the cellar without passing through the house.

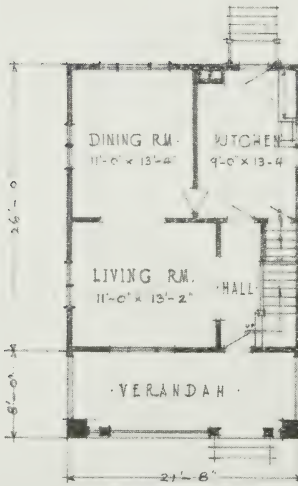
The area of the bathroom shown on the first floor is very wasteful.

Windows to get cross ventilation in the back bedroom and the small front bedroom would necessitate the building of extra dormers, which, if provided, would add to the cost.

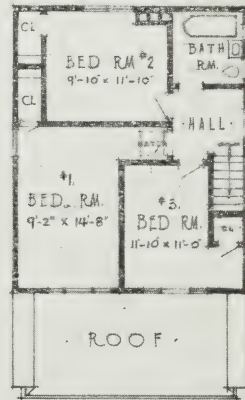
The absence of closets in bedrooms is a serious omission which should not be overlooked by any Commission.



• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •



## NIAGARA FALLS, "Q."

Owner, F. E. Brooker.

Architect, A. E. Nicholson.

Frame, stucco finish.

Cost, \$3,000.00 and owner paid \$300.00 for extras. Loan, \$3,000.00.

Comments by the Architectural Department..

## PLAN "Q."

This is a square plan which differs very little from the average type. The depth of the plan could, of course, be cut down slightly without violation of the requirements.

Improvements recommended:—

Grade entrance to cellar and kitchen combined.

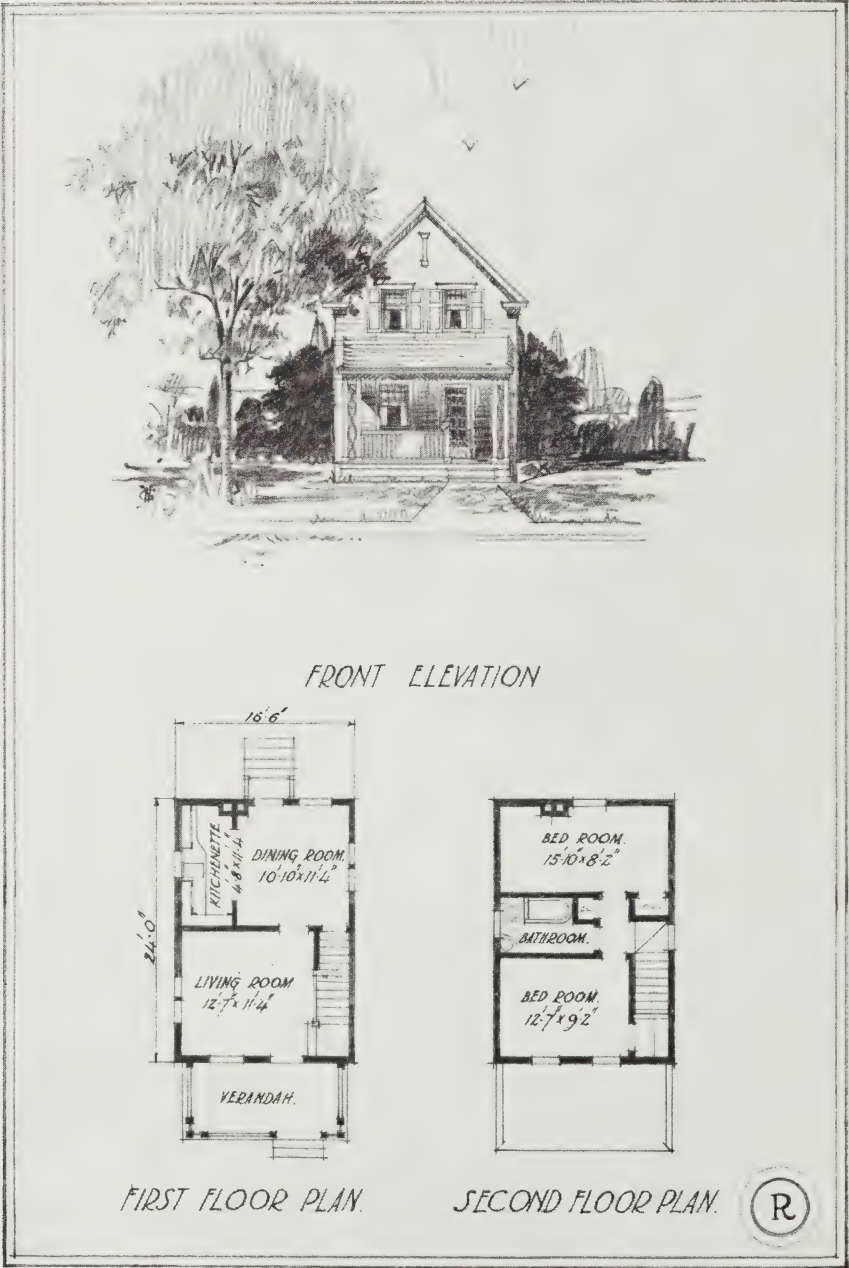
A window in place of rear door to kitchen.

More wall space in the kitchen, by moving the door from the kitchen to the hall three feet nearer to the front door and the door to the cellar stairs worked in on the side and the stairs starting off with winders to get to the cellar somewhat similar to the layout suggested on the Department's stock design "A."

A front vestibule.

Part of wall space upstairs to be used as linen closet.

The closet shown for bedroom No. 3 would have to enclose a bulkhead to get the required headroom for front stairs.



## MERRITTON, "R."

Owner, A. Watson.

Architect, A. E. Nicholson.

Frame, clapboard finish.

Cost, \$2,565.00. Loan, \$2,500.00.

Comments by the Architectural Department..

## PLAN "R."

This is a very good plan for a small narrow house.

More wall space could have been preserved in the kitchen if the rear door had been omitted and a grade entrance door at the side under the main stairway provided.

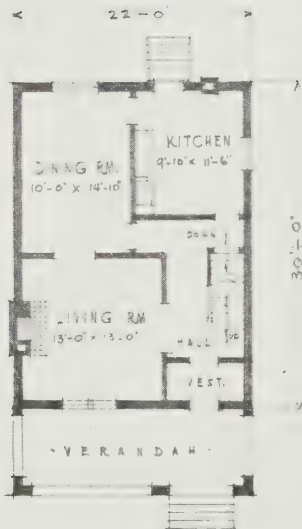
Small side windows in both the bedrooms should have been provided to give cross ventilation.

A front vestibule with coat hanging space is a greater necessity than the large verandah shown.

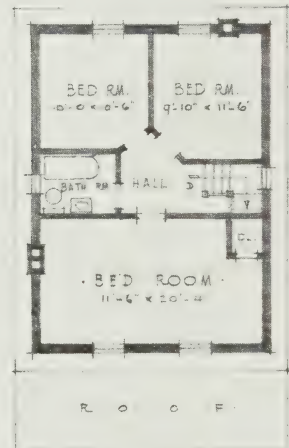




• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •



## OTTAWA, "S."

Owner, John C. Cowan.

First storey solid brick, upper storey hollow tile, stucco finish.

Cost, \$4,000.00, and owner paid \$100.00 extra for furnace. Loan, \$4,000.00.

## Comments by the Architectural Department.

## PLAN "S."

This example of the square plan is much larger than is needed to get the areas of the rooms according to the requirements of the Act.

It has no grade entrance to cellar.

There is much waste hall space.

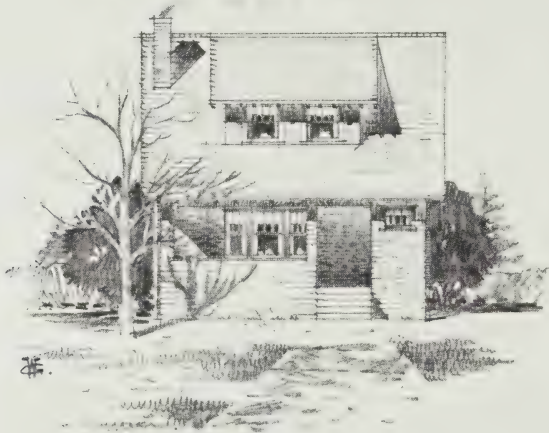
The door from the kitchen to the front hall is also badly placed as it prevents furniture from being placed along the side walls for the length of about  $3\frac{1}{2}$  feet.

No clothes closets for two rear bedrooms are shown.

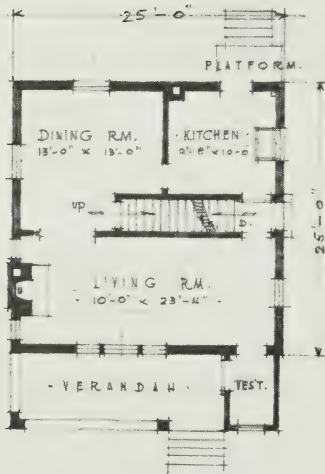
Note omission of side windows to provide cross ventilation for all the bedrooms.

Bathroom plumbing is not over kitchen fixtures for the most economical layout of plumbing pipes, and the location of bathroom over dining room and living room is not the most desirable.

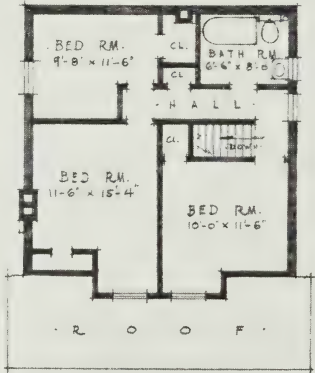
The cost of this house could easily be kept within the limits of the Act by making some reduction in area without sacrifice in general effect.



° FRONT ELEVATION °



° GROUND FLOOR °



° FIRST FLOOR °



## SAULT STE. MARIE, "T."

Owner, T. Lynott.

Frame constructed, double sheeted and brick veneered.

Cost, \$3,400.00.

Comments by the Architectural Department.

## PLAN "T."

This plan is slightly larger than is required to comply with the regulations.

The living room is accountable for the extra size of the plan and should be reduced where low cost housing is desired. This room is too narrow, and this was only permitted because of the area.

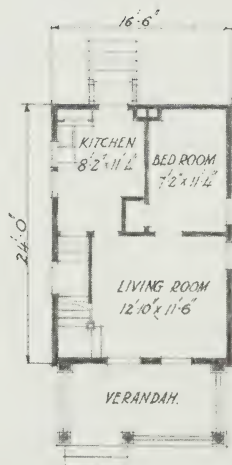
Side windows to give cross ventilation for bedrooms should have been provided.

The rear entrance door to kitchen is quite unnecessary and costly.

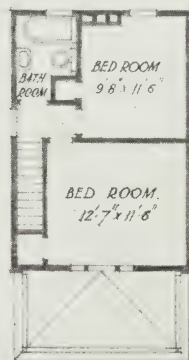
In other respects this house has some uncommon and desirable features and deserves study.



FRONT ELEVATION.



FIRST FLOOR PLAN.



SECOND FLOOR PLAN.





## INGERSOLL, "U."

Owner, G. Davies.

Architect, A. E. Nicholson.

Frame, clapboard finish.

Cost, \$2,365.00. Loan, \$2,200.00.

Comments by the Architectural Department.

## PLAN "U."

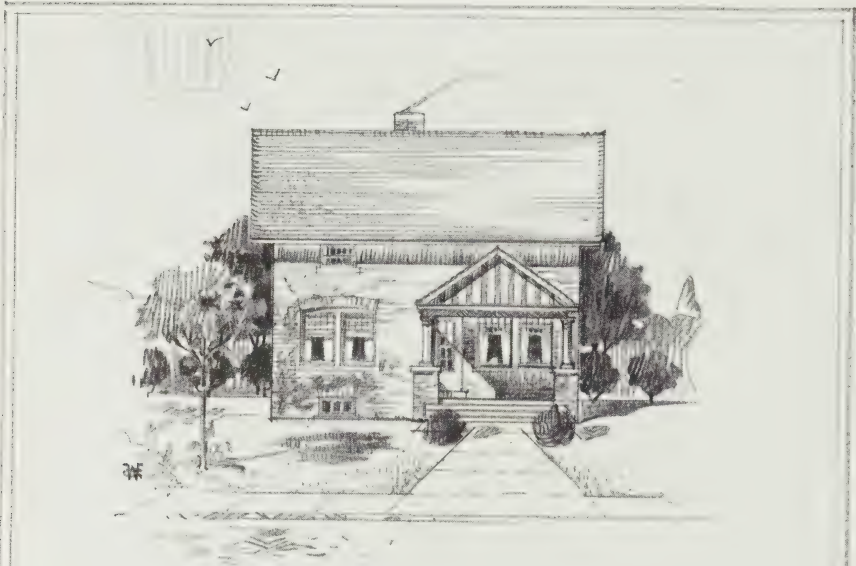
This shows another small house adaptable to narrow lots.

The idea of placing one of the bedrooms on the ground floor gives the advantage of a third bedroom in a plan of much smaller dimensions than would be required if all three bedrooms were on the upper floor as is usually the case.

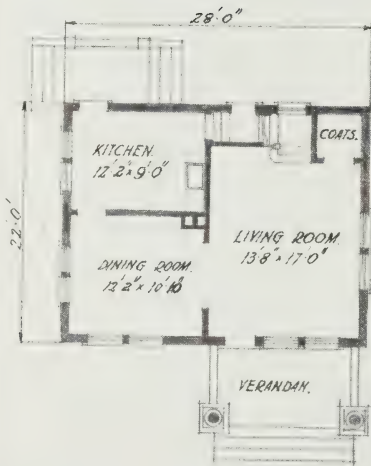
The door at the rear of the kitchen could have been omitted as access has already been provided at the side grade entrance.

The living room in this plan would serve as a combination living room and dining room if desirable.

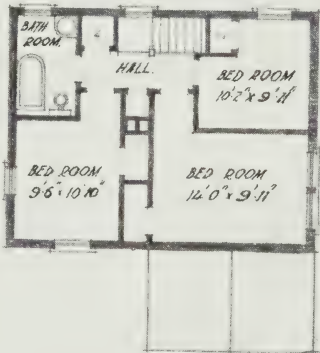
This plan lacks the necessary front vestibule accommodation and coat space, which could easily take the place of the costly verandah construction. It also lacks the side windows necessary for cross ventilation in the bedrooms.



FRONT ELEVATION.



FIRST FLOOR PLAN



SECOND FLOOR PLAN.



## LEAMINGTON, "V."

Owner, Miss N. B. Chamberlain.

Architect, A. S. Corlett.

Solid brick.

Cost, \$3,900.00. Loan, \$3,000.00.

Comments by the Architectural Department.

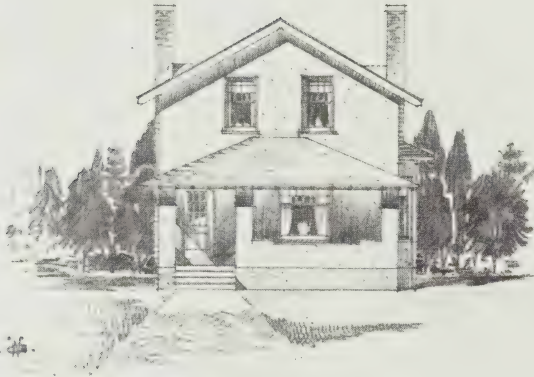
## PLAN "V."

This plan as shown would only be adaptable to very wide lots, as it requires considerable side clearances for windows in addition to the frontage demanded for the house itself.

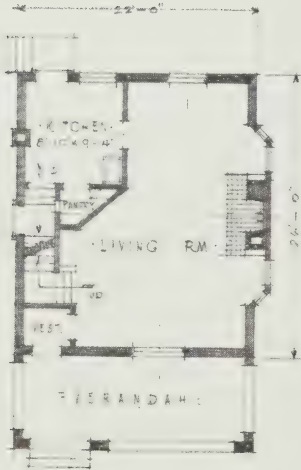
The necessary front vestibule and coat room accommodation should be provided at the front door as it is not desirable to cross the living room with wet clothing, rubbers, etc., to get to the cloak room located off the living room back of the stairway.

The rear entrance door to the kitchen could have been eliminated to give more wall space, as the grade entrance door at the rear would serve as an entrance to the kitchen as well as to the cellar. This would also eliminate cost of outside steps shown.

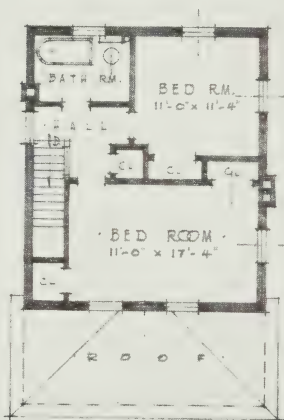
Extra windows should have been provided to allow cross ventilation in the kitchen and the two bedrooms at the right hand side of the building.



• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •



## SAULT STE. MARIE, "W."

Owner, John Munnoch.

Architect, Thos. R. Wilks.

Frame, stucco finish.

Cost, \$3,000.00. Loan, \$3,000.00.

Comments by the Architectural Department.

## PLAN "W."

It has clearly been the intention of the owner of this house to have as much of the ground floor devoted to combination living room and dining room as possible.

The rear door to kitchen is not necessary.

A small window in the side wall of the kitchen would improve ventilation.

The over-all size of this plan, namely, 22 ft. by 26 ft., would have given ample area on the upper floor for three bedrooms according to the sizes called for under the Act.

The shape of the living room might be criticized by some clients but properly treated it could be made very attractive. Windows on either side of the fireplace do not make the most comfortable appearing fireplace, nor the most comfortable in actual practice as a certain amount of draught is always to be expected around window openings, even when they are closed.

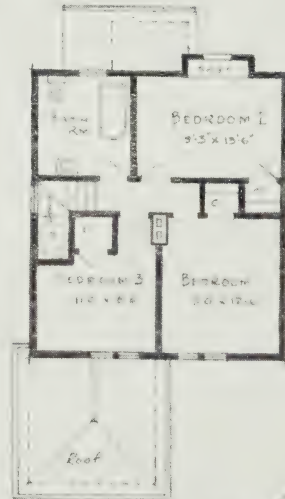




• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •



## WOODSTOCK, "X."

Owner, P. C. Canfield.

Architects, Watt & Blackwell.

Frame construction, with first storey shingled and second storey stuccoed.

Cost, \$3,000.00 and \$300.00 extra work done by owner. Loan, \$3,000.00.

Comments by the Architectural Department.

## PLAN "X."

This illustrates a typical example of the square plan and is somewhat larger than is actually required to obtain the minimum areas for rooms as called for under the Act.

Some of the waste hall space on the ground floor should have been used to provide the necessary coat and vestibule space.

The side entrance door makes the rear door unnecessary.

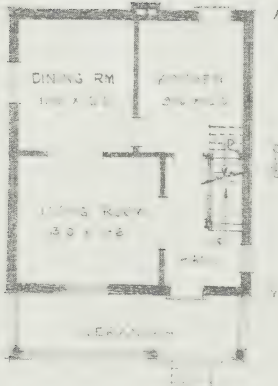
The bathroom is larger than should be provided for houses of low cost.

Small windows at the sides of the bedrooms could have been worked in just below the eaves for cross ventilation.

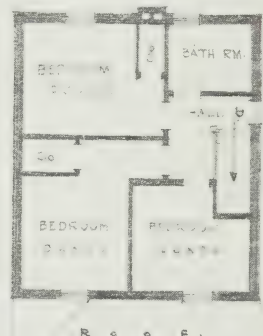
The lighting of kitchen and dining room with windows on opposite sides of the house would make this plan unsuited to the average sized lot.



FRONT ELEVATION



• GROUND FLOOR •



• FIRST FLOOR •



## SUDBURY, "Y."

Sudbury Housing Commission, Plan No. 1.

Owner, D. Burbridge.

Brick veneer.

Cost (approximate), \$3,000.00. Loan, \$3,000.00.

Comments by the Architectural Department.

## PLAN "Y."

This is another example of the square planned type of the six-roomed house and lacks the necessary front vestibule and coat room accommodation, also the grade entrance door which would give outside entrance to the cellar and entrance to the kitchen. The rear entrance door to the kitchen could then be done away with to provide more wall space for the fittings.

See the Department's stock design "A" for suggestion of turning the entrance to the cellar sideways to get extra wall space in the kitchen.

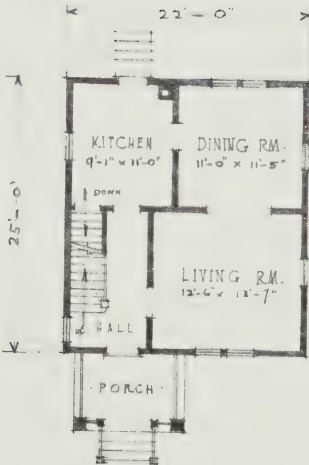
Windows should be placed in both outside walls of kitchen for cross ventilation.

Small windows should be placed in the side walls of the bedrooms to permit cross ventilation.

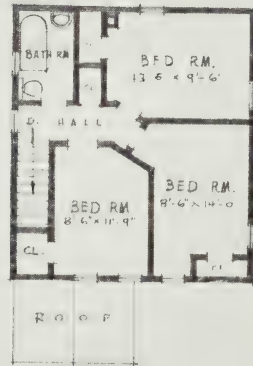
When comparing this plan with the Department's stock design "A" it will be noticed that the outside dimensions of this house are a little larger than is necessary to get the areas of the rooms according to the minimum requirements of the Act.



• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •





## MIDLAND, "Z."

Stock design, "The Simcoe."

*Cost:—*

Frame, clapboard and shingle finish .....	\$2,700 00
Brick veneer .....	2,900 00

Comments by the Architectural Department.

PLAN "Z."

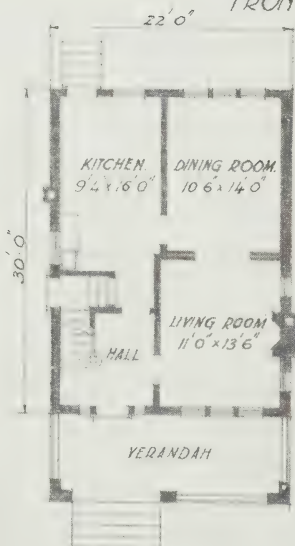
This is another example of the typical square planned six-roomed house, but lacks the necessary front vestibule and coat-room accommodation and the grade entrance at the side which would give outside entrance to the cellar. If a grade entrance door was provided at the side, the rear kitchen door could have been done away with, which would leave more available wall space for placing kitchen fittings.

A fireplace could have been worked in the back corner of the living-room so that the flue from the kitchen, living-room fireplace and furnace could have been carried up in the one chimney stack.

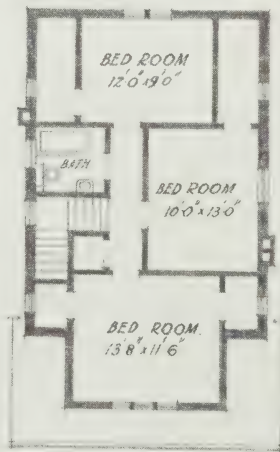
If the door leading from the kitchen to the cellar was turned sideways, as suggested on the Department's plan "A," this would leave still more available wall space in the kitchen.



FRONT ELEVATION.



FIRST FLOOR PLAN.



SECOND FLOOR PLAN.



## HAMILTON, "A1."

Owner, J. P. Hemmer.

Solid brick.

Cost, \$3,850.00. Loan, \$3,850.00.

Comments by the Architectural Department.

## PLAN "A1."

This is a very good example of obtaining a square planned house of rather large dimensions at a reasonably low cost in solid construction.

A front vestibule and the necessary coat hanging space should have been provided.

The door in the rear wall of the kitchen could have been done away with, considering that an outside grade entrance has already been provided at the side. This change would give just that much more available wall space for kitchen furniture.

It would be very difficult with this kind of a layout to provide satisfactory cross ventilation for any of the bedrooms.

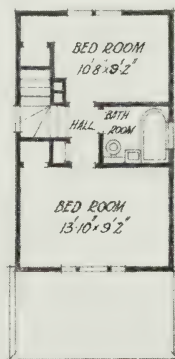
The bedroom floor extending over exposed verandah would require careful insulation.



FRONT ELEVATION



FIRST FLOOR PLAN.



SECOND FLOOR PLAN.



## ST. CATHARINES, "B1."

Architect, A. E. Nicholson.

Estimated Cost, \$2,200.00.

Comments by the Architectural Department.

## PLAN "B1."

This plan is particularly adaptable to narrow lots and follows the lines, in a general way, of another plan by the same architect.

A front vestibule, however, has not been provided and the arrangement of the stairs to the upper floor being only accessible from the kitchen might detract from the popularity of the scheme.

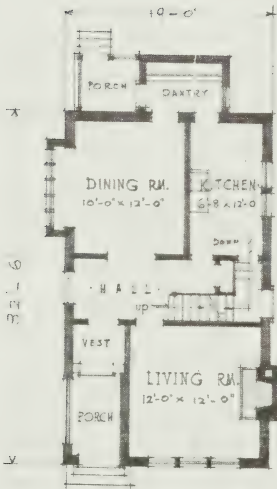
Cross ventilation should have been provided for both bedrooms.

Two outside doors from kitchen reduce wall space unnecessarily.

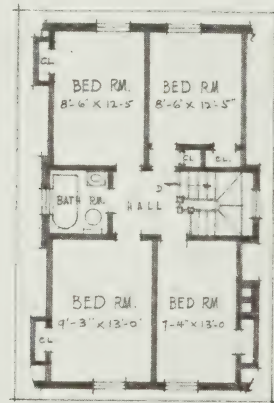




• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •



## OTTAWA, "C1."

Owner, H. W. Merrill.  
Brick veneer.

Cost, \$3,400.00. Loan, \$3,000.00.

Comments by the Architectural Department.

## PLAN "C1."

This illustrates a seven-roomed house of the cross hall type with four bedrooms on the upper floor.

Quite a lot of waste hall space exists on the ground floor which could have been utilized in making the kitchen the proper size. As it is now, it is really only a kitchenette helped out by an extra pantry at the rear.

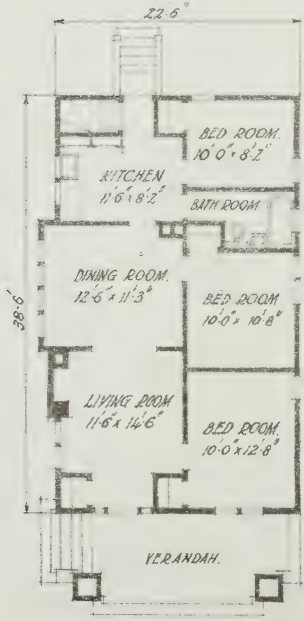
Side windows to give the necessary cross ventilation in all the bedrooms have not been provided, as each extra window would necessitate the building of a dormer where a roof of this character is used.

The location of bathroom over front entrance hall is not satisfactory for plumbing.

Side lighting only for kitchen and dining room would not be satisfactory if liable to obstruction by adjacent houses.



FRONT ELEVATION.



FLOOR PLAN.



## ST. CATHARINES, "D1."

Owner, E. Hare.

Architect, A. E. Nicholson.

Frame, clapboard finish, Plan No. 611.

Cost, \$3,000.00. Loan, \$3,000.00.

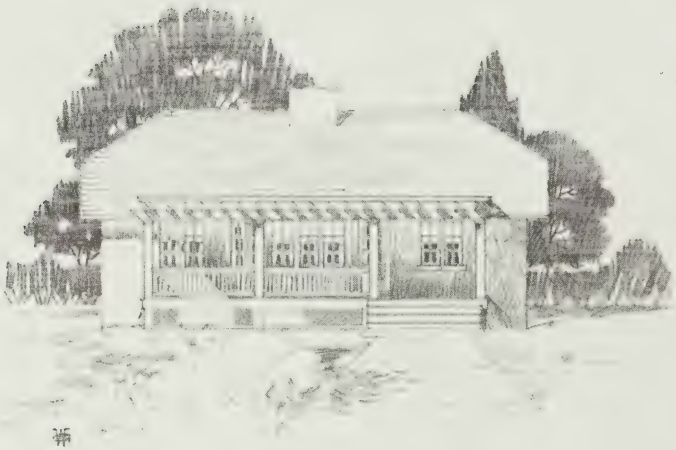
Comments by the Architectural Department.

## PLAN "D1."

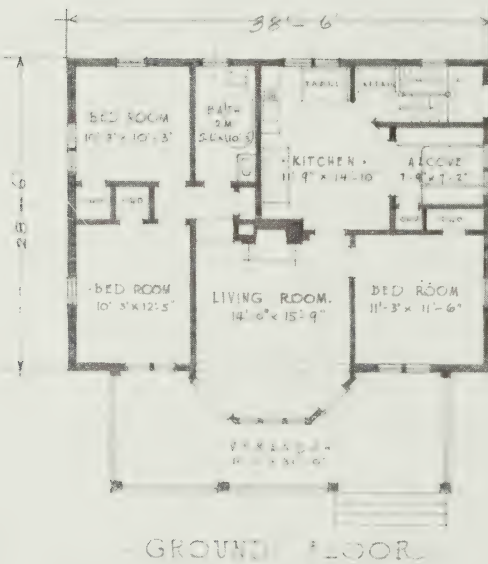
This is one of the three-room deep types of plan which is only suitable for very wide lots when so many of the rooms have to depend on getting their light from the side.

The position of the bathroom opening directly off the kitchen is distinctly bad and an improvement could have been made to the plan by providing a small common hall to serve the two rear bedrooms and bathroom.

Front entrance vestibule protection is omitted.



• FRONT ELEVATION •



E1



## PORT CREDIT, "E1."

Owner, D. C. Richardson.  
Architect, W. F. Sparling Co.  
Solid brick.

Cost, \$3,900.00. Loan, \$3,500.00.

Comments by the Architectural Department.

## PLAN "E1."

This plan shows quite a number of good features which are as follows:—

The two bedrooms on the left hand side of the house open off a small separate hall which is also common to the bathroom and a small linen closet.

The bathroom and the kitchen are immediately adjoining which would tend to simplify the plumbing layout.

The flues for the furnace, living room fireplace, and kitchen stove can be run up in the one chimney stack.

The small dining alcove off the kitchen is excellent.

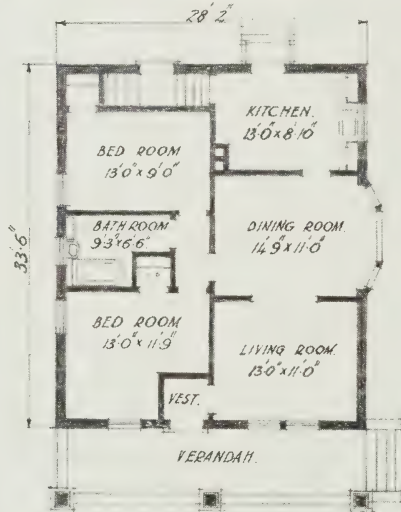
Means have been provided to get to and from the cellar from the outside without passing through the kitchen.

Cross ventilation has been provided for all bedrooms.

A rather unfortunate point in this plan is the fact that the verandah practically shuts all sunlight out of the living room. This could easily be overcome by keeping the verandah roof down as low as possible and raising a low dormer above, which would let sunlight directly into living room. This would not add much to the cost and might be made a very attractive feature of the room.



FRONT ELEVATION.



FLOOR PLAN.



## MERRITTON, "F1."

Owner, J. O. Fawell.

Architect, A. E. Nicholson.

Frame, clapboard finish.

Cost, \$2,550.00. Loan, \$2,500.00.

Comments by the Architectural Department.

## PLAN "F1."

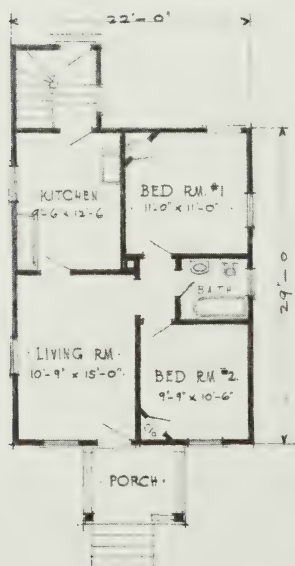
This is a one-storey bungalow of five rooms and a bathroom on one floor. The arrangement of bedrooms and bathroom opening off a common hall is good and the kitchen is so placed that cross ventilation can be provided.

The extra rear entrance door is not necessary.

The front elevation would be greatly improved by eliminating the central column of porch.



• FRONT ELEVATION •



• GROUND FLOOR •

GI

## LONDON, "G1."

Owner, Wm. Bird.

Architect, A. M. Piper, Plan No. 7.

Frame, clapboard finish.

Cost, \$1,940.00. Loan, \$1,900.00.

Comments by the Architectural Department.

## PLAN "G1."

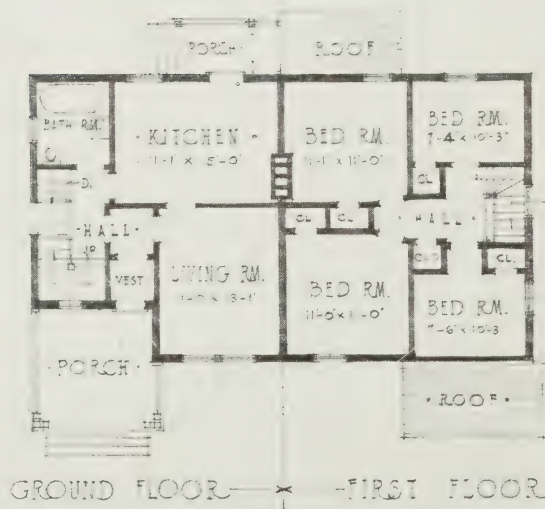
A small one-storey bungalow containing four rooms and a bathroom. It is a fair example of the minimum size house.

A front vestibule should have been provided and a side window in bedroom No. 2 would improve ventilation.

A separate flue should have been provided for the kitchen in addition to the one for the furnace.



FRONT ELEVATION.



H.I.



## HAWKESBURY. "H1."

Owners, Riordan Annex Housing Co., Limited.

Architect, H. R. Dowsweil.

Breeze concrete block, stucco finish.

Cost, \$4,189.00 for each house. Loan, 85 per cent. of cost.

Comments by the Architectural Department.

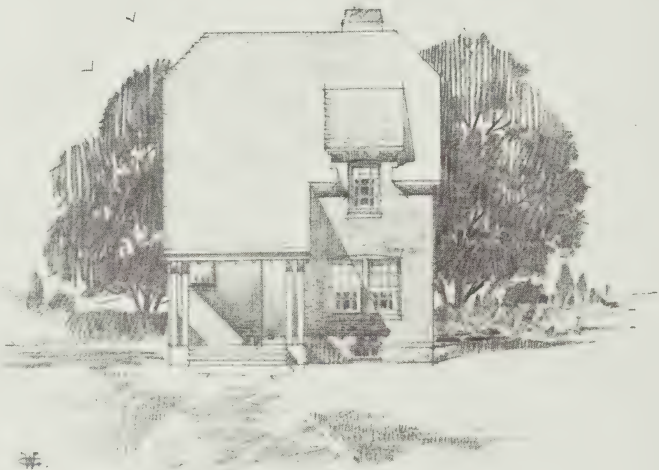
## PLAN "H1."

This shows a layout for semi-detached houses somewhat different from the usual plan for small houses on account of the bathroom being placed on the ground floor. This arrangement facilitates the working in of four bedrooms on the upper floor.

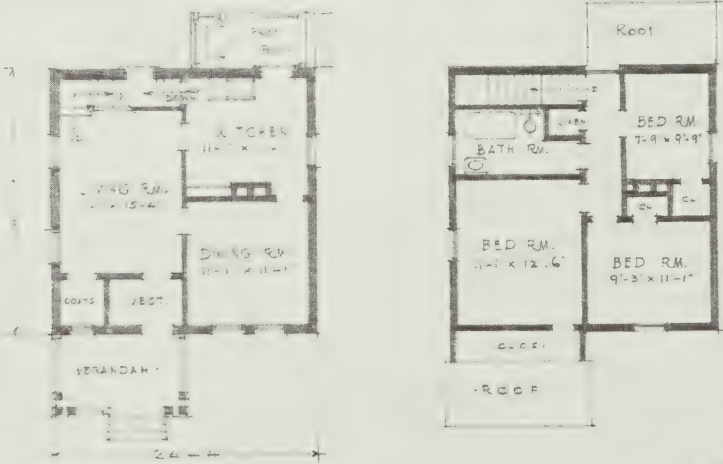
The kitchen has to serve as a dining room as well, or the living room can be made a combination living room and dining room if so desired.

Cross ventilation of the kitchen and two of the bedrooms cannot be obtained.

There are very unusual conditions in this case which make for high costs, but this type of house should be built elsewhere within the limits of the Act. The houses are decidedly attractive looking and the plan merits study.



FRONT ELEVATION



## HAWKESBURY, "J1."

Owners, Riordan Annex Housing Co.

Architect, H. R. Dowswell.

Solid brick.

Cost, \$4,198.00. Loan, 85 per cent. of cost.

Comments by the Architectural Department.

## PLAN "J1."

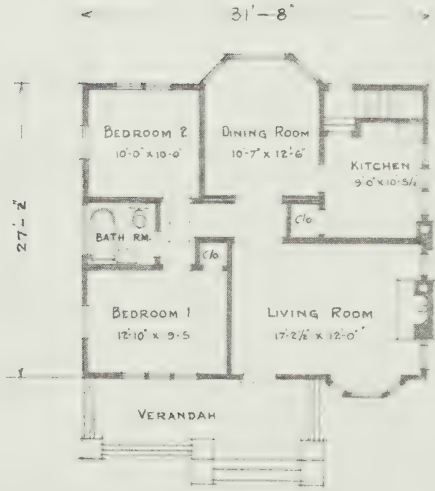
This plan is somewhat different from the common type of square house, as the main stairway is located at the back of the house with the grade entrance to the cellar and the kitchen under it.

The living-room located as shown, would mean that ample space would have to be left between the side wall and the adjoining house. The comments regarding cost of scheme "H1" also applies in this case.

A side window in the small front bedroom and a rear window in the rear bedroom could have been provided to give cross ventilation.



FRONT ELEVATION



GROUND FLOOR PLAN



## HAMILTON, "K1."

Owner and Architect, Rufus Stone.

Solid brick, pressed brick face.

Cost, \$3,800.00. Loan, \$3,800.00.

Comments by the Architectural Department.

## PLAN "K1."

The layout for this five-roomed bungalow allows good ventilation in all rooms except the kitchen. The stairs, however, leading from the kitchen could have been planned in another position so as to give cross ventilation in this room.

The rear entrance door serves as an outside entrance to the kitchen and to the cellar.

The relation between bedrooms and bathroom is good.

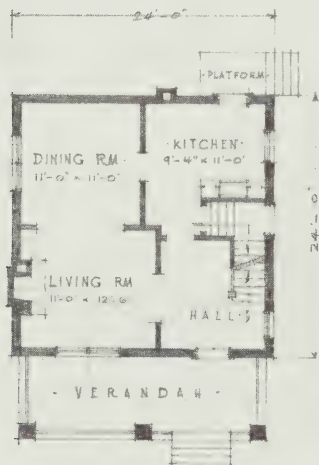
A front vestibule and coat space are absolutely necessary for comfort in a plan of this character.

Lack of closet accommodation throughout the house might be charged against the scheme.

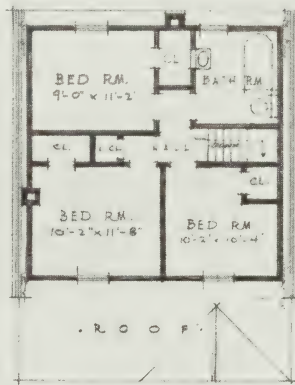
The accompanying illustration of the plan and front elevation indicates that the walls of this house are of frame with stucco finish, but in this particular case it was finally decided to build the outer walls of solid brick.



FRONT ELEVATION



• GROUND FLOOR •



• FIRST FLOOR •

L.I.



## SAULT STE. MARIE, "L1."

Owner, R. Walker.

Architect, Thos. R. Wilks.

Brick veneer first storey, upper storey shingles on frame.

Cost \$3,000. Loan \$3,000.00.

Comments by the Architectural Department.

## PLAN "L1."

This is a typical six-roomed square plan type, but shows a great deal more hall space than is required on the ground floor.

The necessary front vestibule and coat space has been omitted.

Duplication of rear entrance door unnecessary. An extra window should take the place of the rear door to give the necessary cross ventilation in the kitchen.

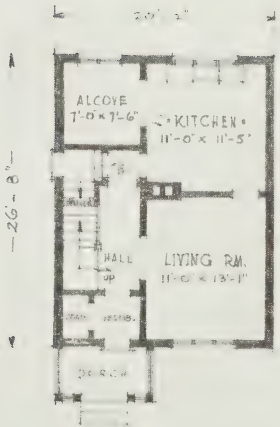
Small side windows in the upstairs bedrooms should also be built in to give cross ventilation.

The position of adjacent buildings would determine the suitability of location of window to dining room in side wall only.

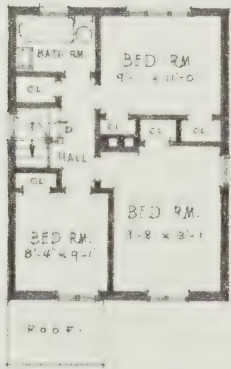
The unfortunate treatment of verandah supports should again be noted.



FRONT ELEVATION



GROUND FLOOR



FIRST FLOOR

M.I.

## NEW TORONTO, "M1."

New Toronto Housing Commission five-roomed detached type.

Engineers and Architects, James, Loudon & Hertzberg.

Hollow tile, stucco finish (other houses solid brick first storey; hollow tile, stucco finish second storey).

Cost. \$3,100.00.

Comments by the Architectural Department.

## PLAN "M1."

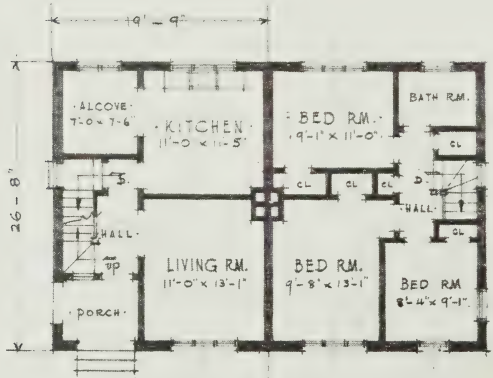
This type has a porch added to the front of the house and leaves room for the necessary vestibule and coat space.

The kitchen and the alcove replaces the usual dining room and kitchen respectively.

Small side windows to give cross ventilation in bedrooms and the kitchen would be an improvement.



° FRONT ELEVATION °



° GROUND FLOOR — FIRST FLOOR °



## NEW TORONTO, "N1."

New Toronto Housing Commission five-roomed semi-detached type.

Engineers and Architects, James, Loudon & Hertzberg.

Hollow tile, stucco finish (other houses solid brick first storey; hollow tile, stucco finish second storey).

Cost of each house \$3,000.00.

Comments by the Architectural Department.

## PLAN "N1."

These houses were built somewhat on the lines of a square planned house except that the kitchen and the alcove adjoining take the place of a dining room and kitchen respectively.

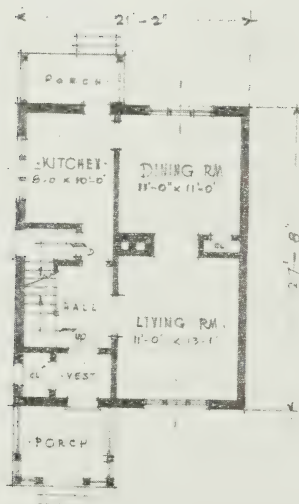
The plan of the kitchen in the position shown allows all the flues both from kitchens and from furnaces in each house to be carried up in one chimney stack at the centre of the building.

The front porch being worked into the plan as shown, cuts the area of the front hall down considerably and does not leave enough space to provide the necessary front vestibule and coat space.

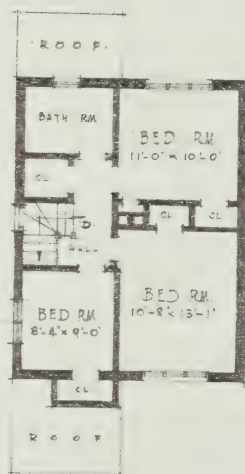
The front porch would have to be glassed in for winter months if the vestibule protection is desired.



• FRONT ELEVATION •



• GROUND FLOOR •



• FIRST FLOOR •

OL



## NEW TORONTO, "O1."

New Toronto Housing Commission.

Engineers and Architects, James, Loudon & Hertzberg.

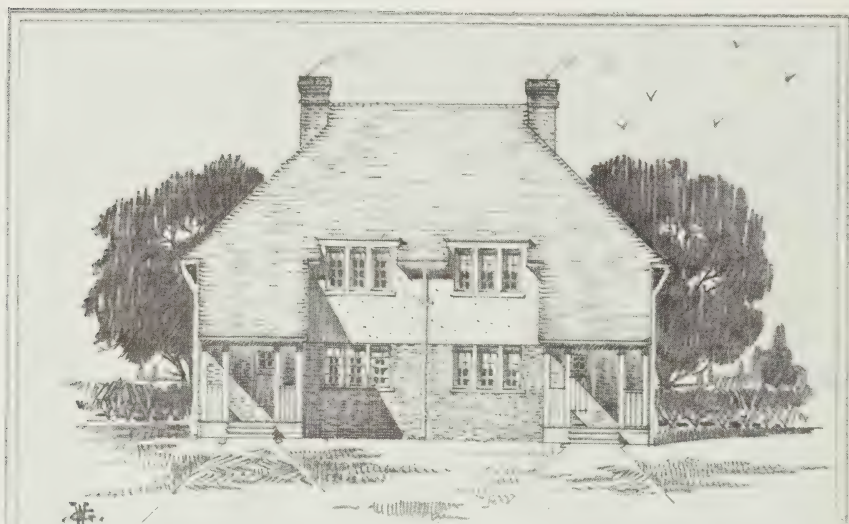
Solid brick first storey, hollow tile and stucco finish second storey.

Cost \$3,200.00.

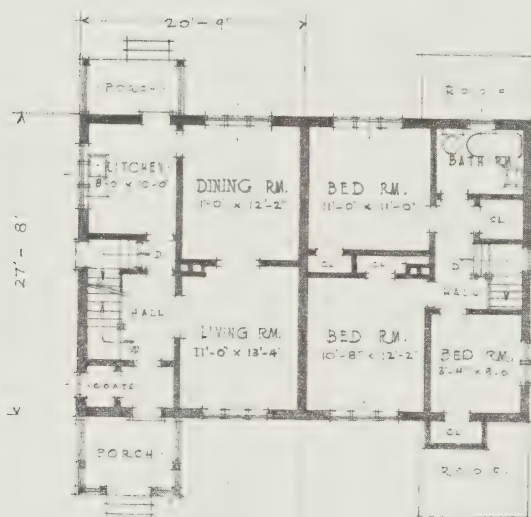
Comments by the Architectural Department.

PLAN "O1."

This is practically the same plan as "P1" except that it is detached.



• FRONT ELEVATION •



• GROUND FLOOR • ~ • FIRST FLOOR •

PL.

## NEW TORONTO, "P1."

New Toronto Housing Commission six-roomed semi-detached type.  
Engineers and Architects, James, Loudon & Hertzberg.  
Solid brick first storey, hollow tile and stucco finish second storey.

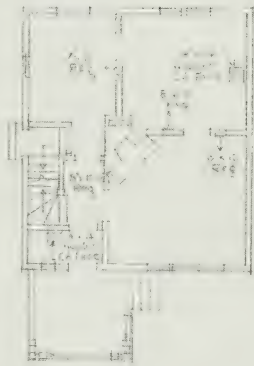
Cost of each house \$3,050.00.

Comments by the Architectural Department.

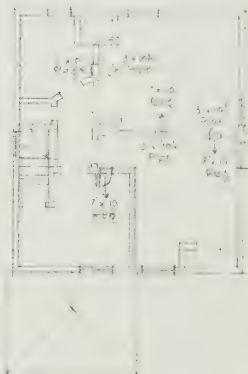
## PLAN "P1."

This illustrates the typical six-roomed square planned type of house, and has the necessary front vestibule and coat space as well as the side grade entrance door giving access to the kitchen and to cellar from the outside.

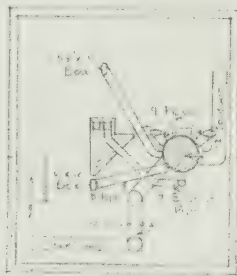
If extra wall space is required in the kitchen for fittings, the rear door and porch could be omitted.



GROUND FLOOR.

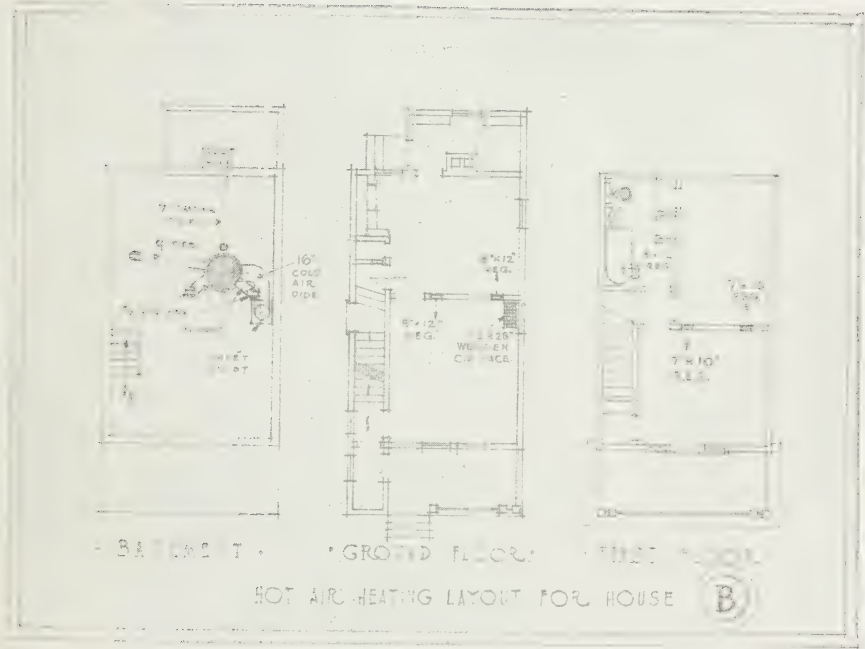


FIRST FLOOR.



BASEMENT.

HOT AIR HEATING LAYOUT FOR HOUSE. (A.)





HOUSES NOW BEING BUILT BY THE NEW TORONTO HOUSING COMMISSION.

View looking south at west side of Eighth St.

*James, Loudon & Hertzberg, Engineers and Architects.*

The three old houses shown in this view were not built by the Commission and are indicated on the following Block Plan of this Development by dotted lines.





HOUSES NOW BEING BUILT BY THE NEW TORONTO HOUSING COMMISSION.

View looking south at the east side of Eighth St.

*James, Loudon & Hertzberg, Engineers and Architects.*

The seventh house down this side was not built by the Commission and is indicated on the following Block Plan of this Development by dotted lines. Some variation in roof outlines and use of building materials would have improved this as a street development.



HOUSES NOW BEING BUILT BY THE NEW TORONTO HOUSING COMMISSION.

A close-up view of some of the houses in course of erection on the west side of Eighth St.

*James, Loudon & Hertzberg, Engineers and Architects.*

This illustration emphasizes the need for variety in roof outlines and use of materials.

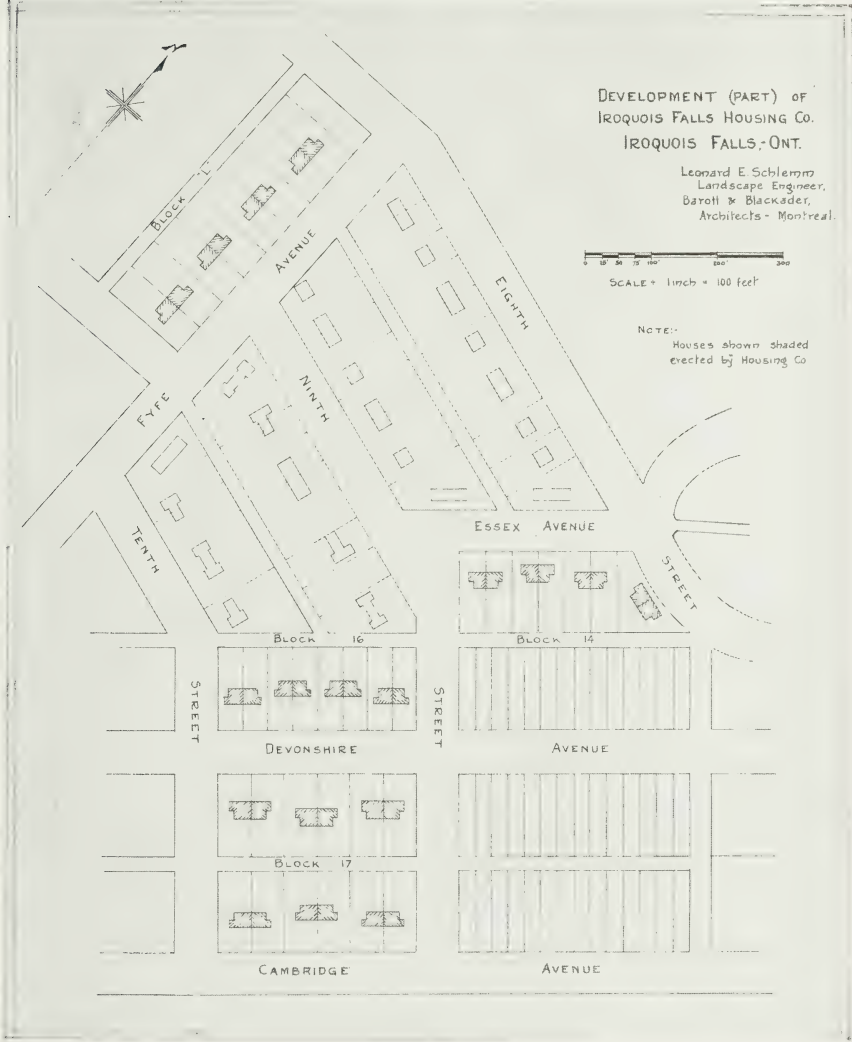




### LINDENLEA, OTTAWA.

The location of streets and open space on this Development was influenced largely by the necessity of preserving the natural beauty of the site, such as fine trees and rock outcroppings, which are retained as open spaces.

Owing to the fact that practically one-third of the area was dedicated as either streets or open spaces, Elmdale and the easterly end of Lindenlea Avenue were approved with dedication of only fifty feet for street purposes, provided the houses were at least sixty-six feet apart across the street.

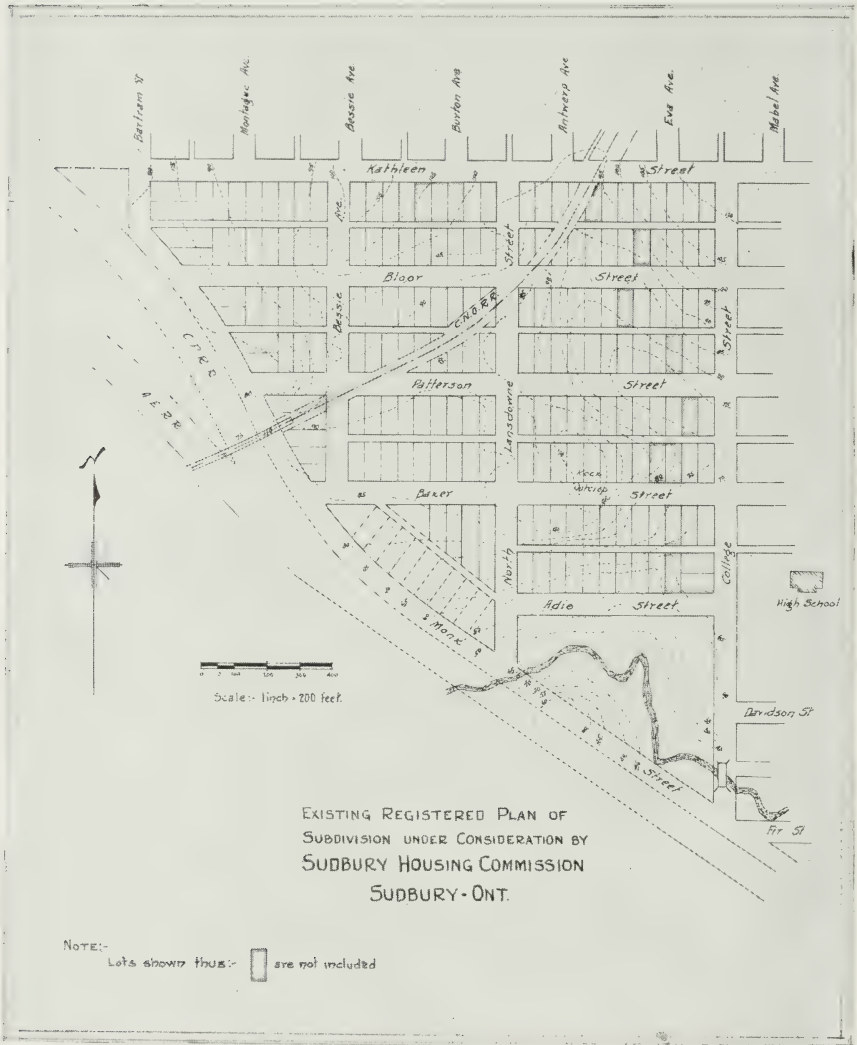


IROQUOIS FALLS.

This development was a part of a Townsite Plan where the extremely low cost of the land allowed for the provision of lanes, upon which the public utilities were generally placed and for generous sized lots.

Areas for parks and open spaces were amply provided for outside of portion of plan shown above.

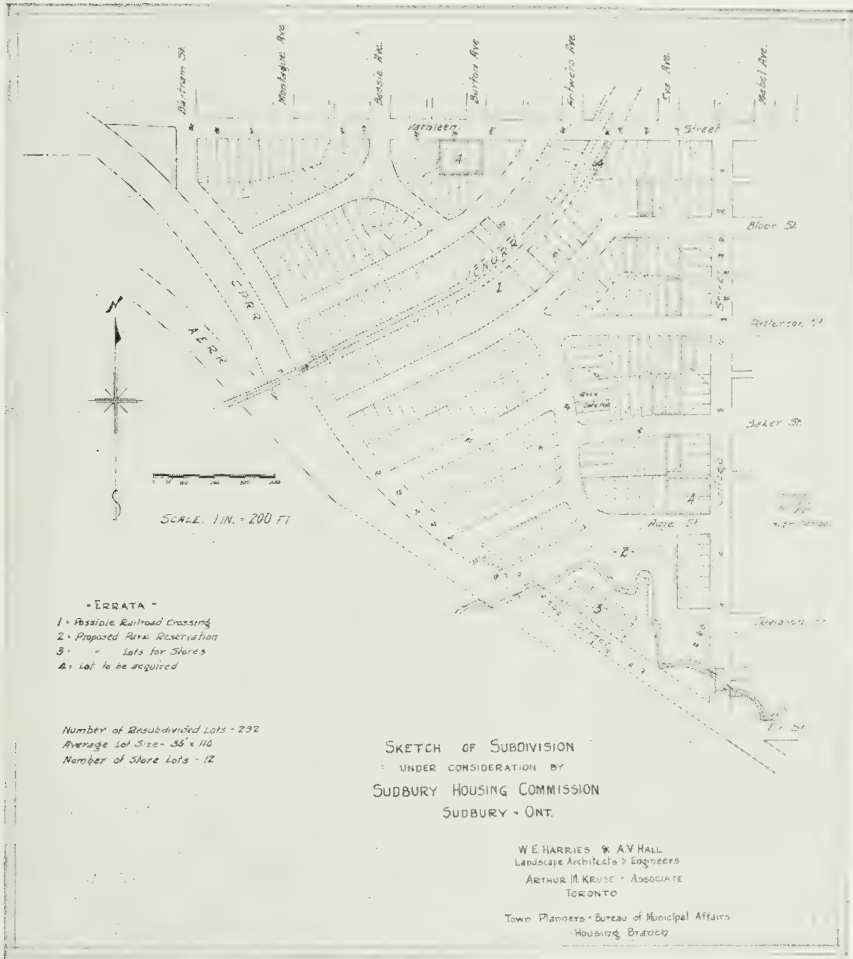




ORIGINAL PLAN. SUDBURY.

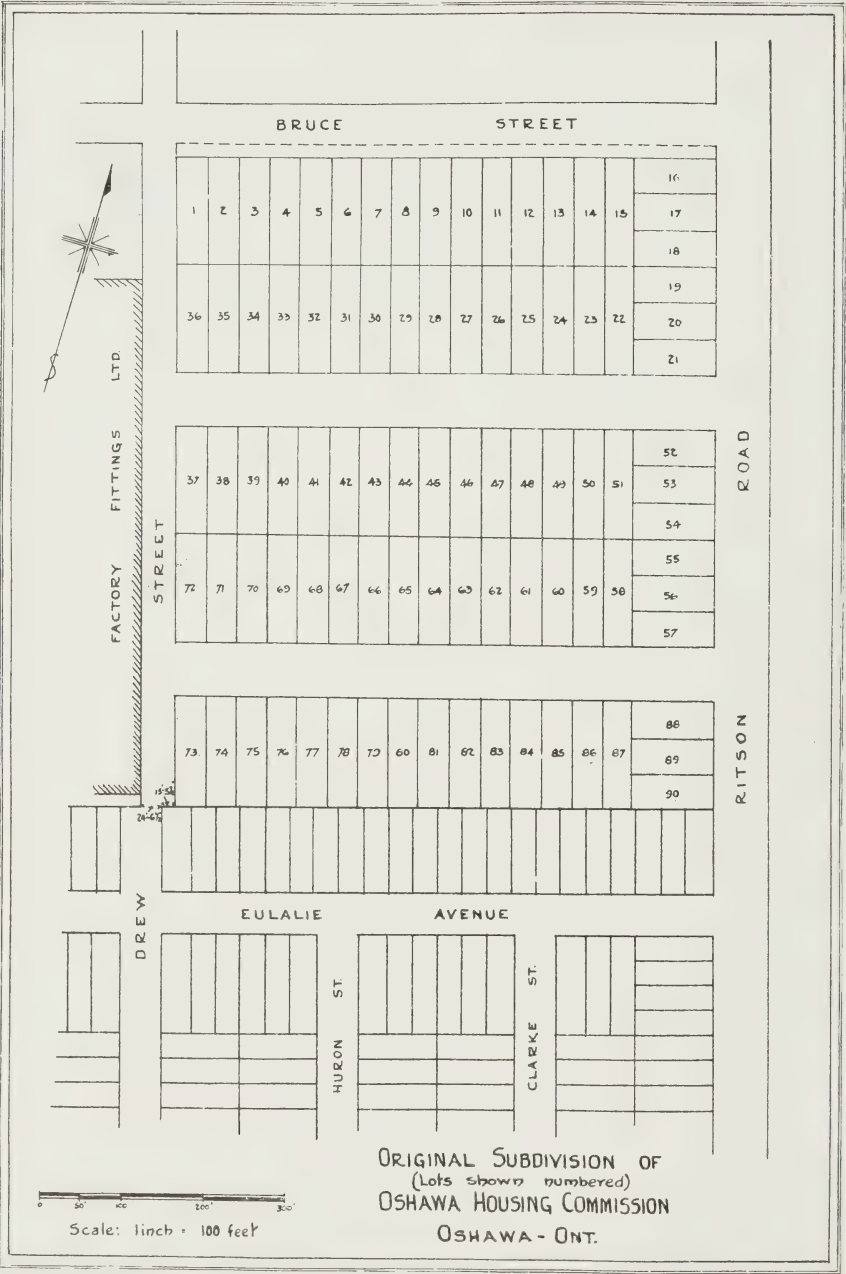
Above plan shows no consideration for existing grades, rock outcroppings, railway crossings, or economic shape of lots, created by special features such as railways, rivers, etc. It also includes twenty-foot lanes which are not desirable or necessary in housing developments.





REVISED PLAN, SODBURY.

This plan shows the location of streets and lots after giving consideration to the defects in the original gridiron plan illustrated.



## ORIGINAL SUBDIVISION SUBMITTED BY OSHAWA HOUSING COMMISSION.

Original plan submitted for approval of Railway Board and Housing Branch of Bureau of Municipal Affairs.

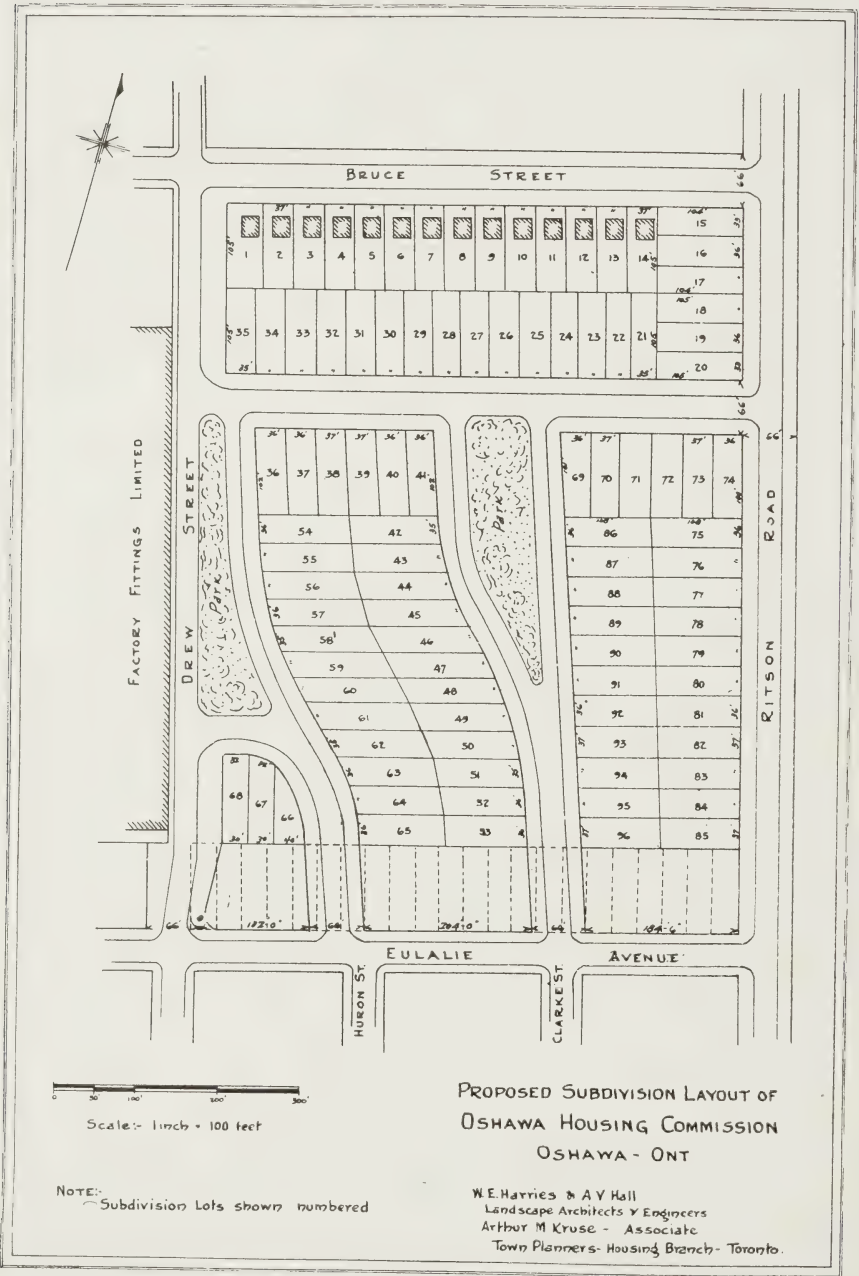
Objection was taken to the thoroughfare, Drew Street, being only 40 feet in width with two streets 66 feet wide opening into it, in addition to the fact that for practically the whole length of the property the wall of a factory had been built on the property line, thus preventing possibility of a future widening on that side.

North of Bruce Street this thoroughfare, although dedicated 41 feet in width, was entirely built upon with houses located far enough back so that there is 75 feet between verandahs.

Drew Street as shown on this plan connected with its production on a registered subdivision to the south in such a way that it allowed only 26 feet of street width at the boundary line between this and the adjoining property.

Very little of the above information was evident on the plan of subdivision submitted for approval as it did not show the condition existing beyond the property boundaries.

This plan provided for 90 lots and had approval been given to it, subject to the widening of Drew Street to 66 feet, practically 5 entire lots would have had to be sacrificed, thus leaving space for 85 houses. One lot in the adjoining subdivision would have had to be purchased for the extension of Drew Street.



## PROPOSED SUBDIVISION FOR OSHAWA HOUSING COMMISSION.

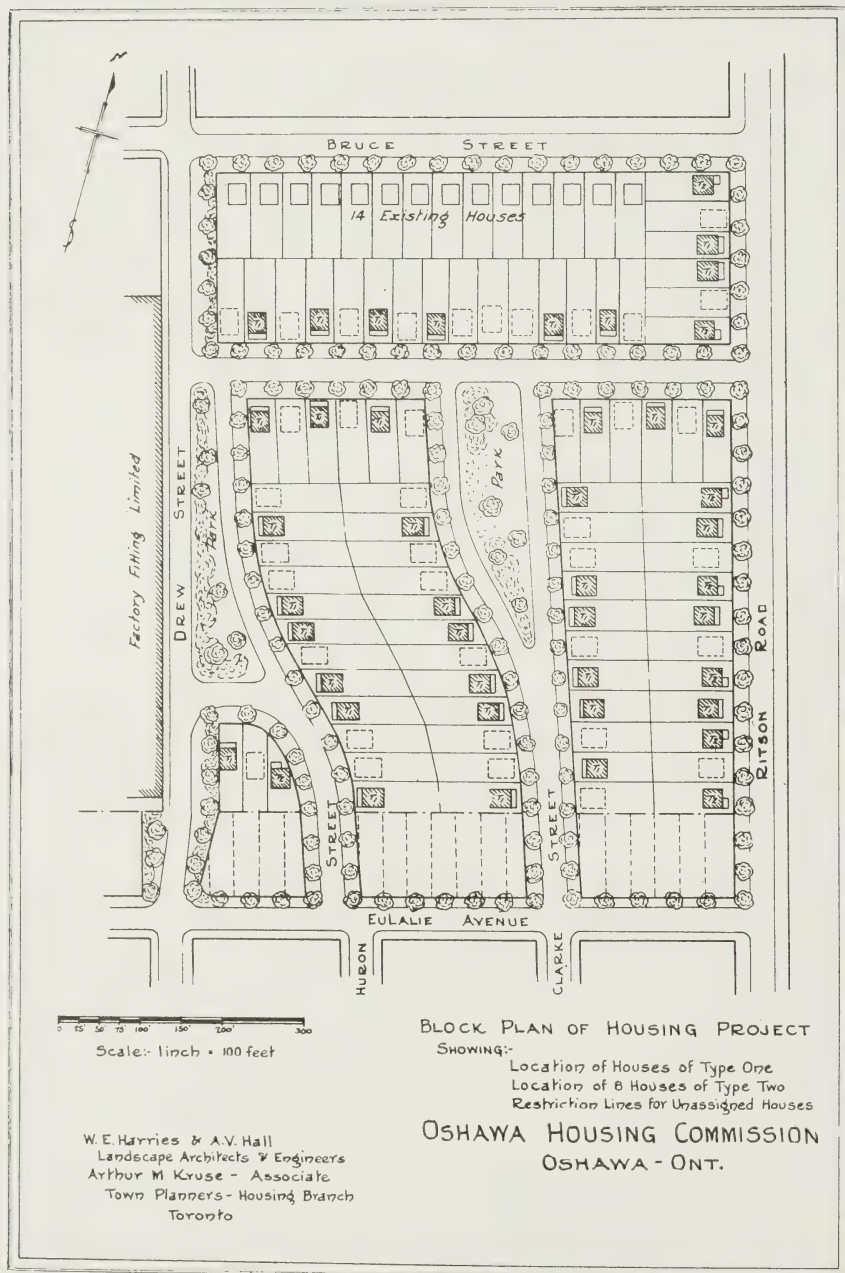
This plan shows the Department's suggestions for overcoming objections described under Plan No. 1.

In addition to meeting the difficulties outlined it provides:—

1st, better traffic connection with Huron and Clarke Streets in the adjoining subdivision.

2nd, open spaces, one of which screens the factory wall on Drew Street.

3rd, 96 lots, and requires the purchase of 7 lots in the adjoining subdivision to allow for street extensions.





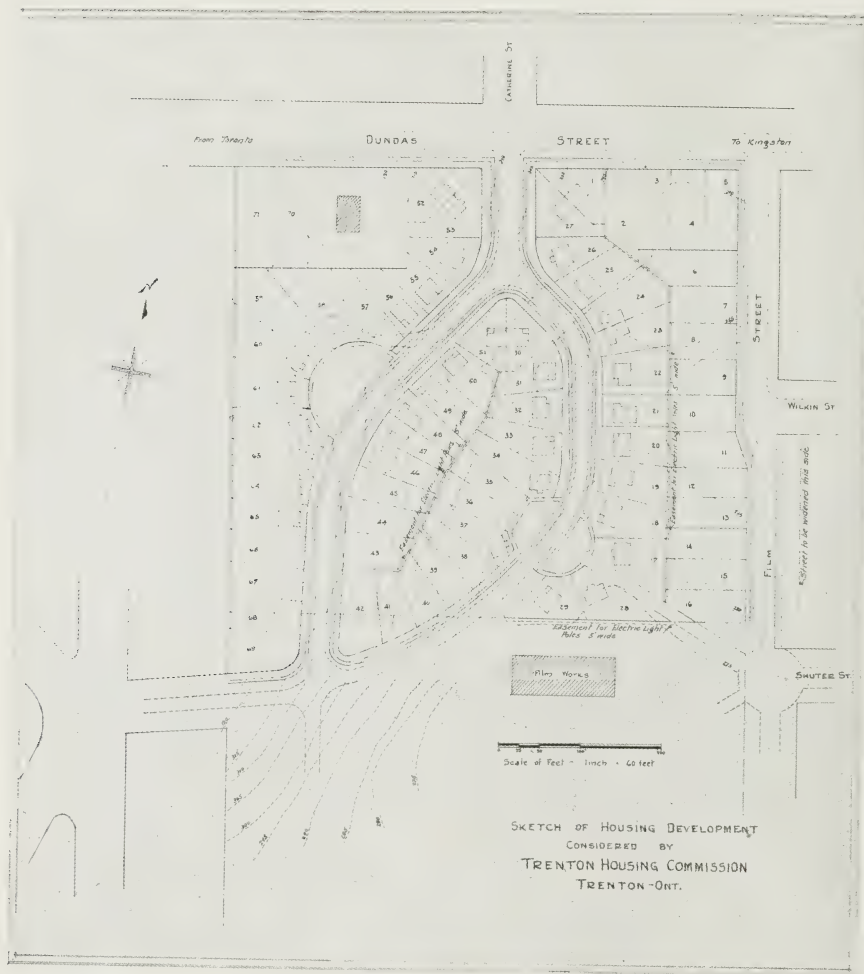
BLOCK PLAN OF HOUSING PROJECT FOR OSHAWA HOUSING COMMISSION.

This plan shows the location of 36 houses of the same type, 30 of which will be erected as the balance of an incomplete contract.

It also allocates 7 houses of a second type which has been approved and for which contracts are being let.

It determines the front line of houses or porches upon 40 lots on which different types of houses may be erected.

Corner houses have been kept back to allow the maximum view across the intersections of streets, and setbacks in frontages have been provided to counteract the effect of continuous street lines noticeable in the existing houses on Bruce Street.



W. L. Somerville, Architect.

While the scheme above illustrated has not been carried out, it shows very clearly how a site over which there is considerable difference in elevation can be arranged for housing by adapting the road lines to the counter levels. The excavations from the cellars of houses located on higher ground are often sufficient to complete the fill required in low portions.

This layout also provides for access to the large City Park and to a traffic centre in the adjoining subdivision.



D. S. P. No. 1.

Houses built by Dominion Steel Products Co., at Brantford, Ontario (not under Housing Act). Hollow tile construction. Messrs. Scott & Wardell, Architects.

This cut shows some excellent individual houses built before the enactment of the Housing Act, which are of more expensive type than could now be included.

Comparing this illustration with D.S.P. No. 2 following although the houses are equally attractive, the slight difference in design does not provide as good variation in roof lines and general effect.

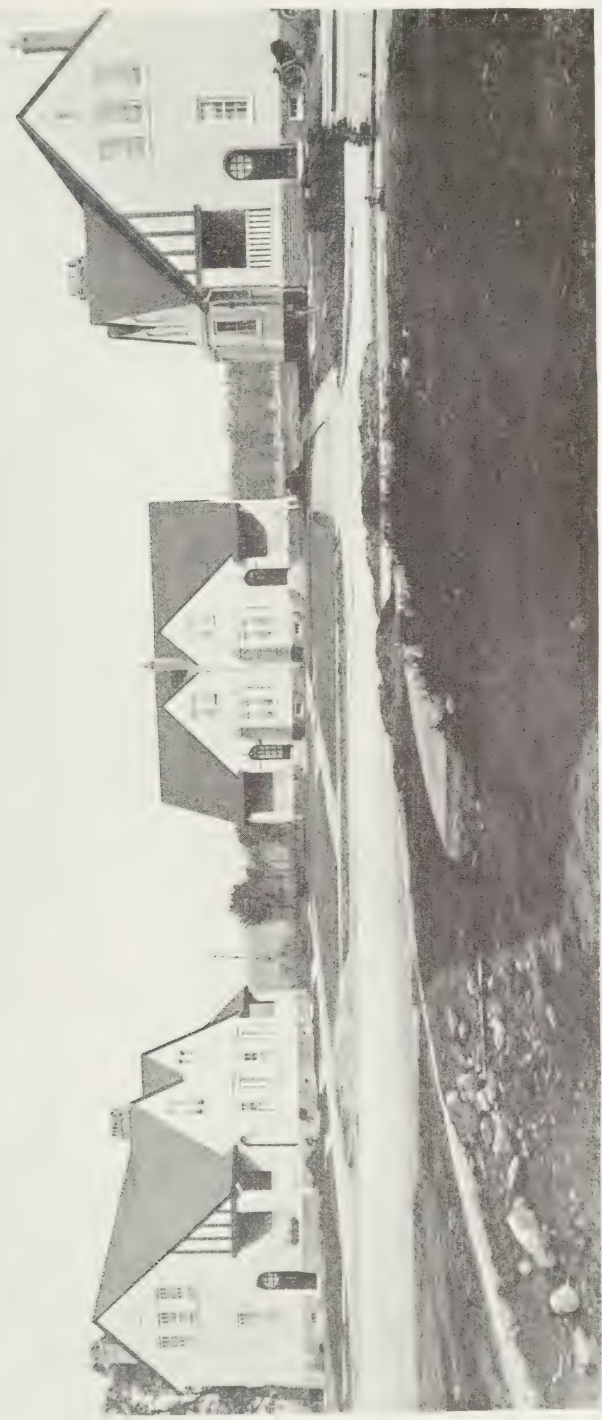


D. S. P. No. 2.

Houses built by Dominion Steel Products Co., at Brantford, Ontario (not under Housing Act). Hollow tile construction. Messrs. Scott & Wardell, Architects.

This illustrates the effectiveness of a setback in line of fronts of groups of houses on a straight street, combined with a change in type, even where several houses adjacent to each other are of the same type. These houses are of a more expensive type than could be built under the Act.





D. S. P. No. 3.

Houses built by Dominion Steel Products Co., at Brantford, Ontario (not under Housing Act). Messrs. Scott & Wardell, Architects.

The above illustration shows an admirable grouping of semi-detached houses and provision for play area and open space which is adaptable to projects where the land values are moderate.

Such an arrangement demands that the Company or Commission definitely provide for the ownership and the maintenance of the common area for the life period of the houses.

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BUREAU OF MUNICIPAL AFFAIRS

REPORT RE HOUSING  
FOR 1920

INCLUDING

REPORTS OF OFFICIALS, STATEMENTS AS TO  
OPERATIONS OF HOUSING COMMISSIONS,  
PHOTOGRAPHS, ETC.

---

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO:

Printed by CLARKSON W. JAMES, Printer to the King's Most Excellent Majesty

1921



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A.E.K. BUNNELL

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THE RYERSON PRESS





*To His Honour* LIONEL HERBERT CLARKE,  
*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

I herewith beg to present for your consideration the Report *re* Housing, of the Bureau of Municipal Affairs, for 1919, which includes Reports of Officials, Statements as to Operations of Housing Commissions, Photographs, etc.

Respectfully submitted,

H. C. NIXON,  
*Provincial Secretary.*



*To the Honourable H. C. NIXON,*

*Provincial Secretary of the Province of Ontario.*

SIR,—I have the honour to submit for your approval the Report *re* Housing, of the Bureau of Municipal Affairs, for 1919, which includes Reports of Officials, Statements as to Operations of Housing Commissions, Photographs, etc.

I have the honour to be, Sir,

Your obedient servant,

J. A. ELLIS,

*Director of the Bureau of Municipal Affairs.*



## REPORT OF DIRECTOR

This Report deals with the work which has been done under The Ontario Housing Act, 1919, in the year 1920, and also with the work which has been done under The Municipal Housing Act, 1920, in that year.

### *Amendments to The Ontario Housing Act, 1919.*

The Ontario Housing Act, 1919, was amended at the last Session of the Ontario Legislature as follows:

1. Section 2 of The Ontario Housing Act, 1919, is repealed, and the following substituted therefor:

(1) This Act shall apply to any local municipality, the Council of which has, before the date on which The Municipal Housing Act, 1920, comes into force, passed a by-law declaring that it shall apply.

2. The Ontario Housing Act, 1919, is amended by adding the following section 2a:

2a. No commission shall make, nor shall the director approve of, any loan under the provisions of this Act after the 31st day of December, 1920, but this shall not prevent payments after that date on account of loans made by a commission and approved by the director.

3. Section 6 of The Ontario Housing Act, 1919, is amended by adding at the end thereof the following words: "and the money so borrowed may be paid out of the Consolidated Revenue Fund of Ontario for the purposes of this Act, and as provided by section 7," and the said section as so amended shall be read and construed as if it had been originally enacted as hereby amended.

4. Subsections 2 and 3 of section 11 and sections 11 (a) and 11 (b) of The Ontario Housing Act, 1919, are repealed, and the following substituted therefor:

(2) Except as provided by subsection 3, the cost of a house with less than six rooms and the land on which it is erected, shall not exceed \$3,500, and the cost of a house with six rooms or more and the land on which it is erected shall not exceed \$4,000.

(3) With the approval of the Director,

(a) The cost of a house of less than six rooms constructed with walls of brick veneer and the land on which it is erected, shall not exceed \$4,000, and the cost of a house of six rooms or more constructed with walls of brick veneer and the land on which it is erected shall not exceed \$4,500.

(b) The cost of a house constructed with walls of brick, hollow tile, stone or concrete, and with roofing of fireproof materials and the land on which it is erected shall not exceed \$4,500.

The effect of these amendments was to increase the amounts which might be allowed for the cost of the construction of houses. Also to provide that operations under The Ontario Housing Act, 1919, would in due course be wound up.

### *The Municipal Housing Act, 1920.*

This Act was passed at the last Session of The Ontario Legislature, and is intended to take the place of The Ontario Housing Act, 1919.

The two Acts are almost entirely similar, except that the amount which might be expended for the construction of a house is slightly greater under The Municipal Housing Act, 1920; and that Municipalities are required to issue their own debentures for Housing purposes which may be guaranteed by the Province instead of the money being loaned by the Province to the Municipalities.

The following Municipalities have passed by-laws to come under the provisions of The Municipal Housing Act, 1920: The Cities of Belleville, Chatham, London, Peterborough, Sarnia, Sault Ste. Marie, and Windsor; and the Towns of Fergus, Ford City, Kitchener, Sudbury and Walkerville.

Belleville, Peterborough and Sault Ste. Marie have not erected houses under that Act, and have no debentures guaranteed by the Province.

Under the provisions of that Act the Province has guaranteed the following debentures of the Municipalities mentioned:

Chatham . . . . .	\$25,000.00
Fergus . . . . .	10,000.00
Ford City . . . . .	100,000.00
Kitchener . . . . .	135,000.00
Sarnia . . . . .	50,000.00
Sudbury . . . . .	150,000.00
Walkerville . . . . .	400,000.00
Windsor . . . . .	125,000.00
	<hr/>
	\$995,000.00

### *Cost of Houses:*

During 1920 the cost of constructing houses increased slightly over the already high cost of construction in 1919. In the latter part of 1920 though, there was a slight decrease, and everything points to the fact that there will be quite an appreciable decrease in 1921.

### *Shortage of Houses:*

There is still a great shortage of houses in nearly all the urban centres of population. My estimate of such shortage is at least 20,000.

### *Housing Commissions:*

There are now 99 municipalities which have passed by-laws under the provisions of The Ontario Housing Act, 1919, and appointed Housing Commissions. Of these 19 are cities, 50 are towns, 17 are villages, and 13 are townships. Seventy-two Municipalities have constructed houses.

As already mentioned 7 cities and 5 towns have passed by-laws to come under the provisions of The Municipal Housing Act, 1920.

### *Housing Companies:*

The following companies have become incorporated under The Housing Accommodation Act (R.S.O., 1914, chapter 220) for the purpose of erecting houses either under the provisions of The Ontario Housing Act, 1919, or The Municipal Housing Act, 1920:



- Fergus*—The Fergus Housing Co., Ltd.  
*\*Galt*—Galt Industrial Housing Co.  
*\*Hamilton*—The Wentworth Construction Housing Co., Ltd.  
*Hawkesbury*—The Riordan Annex Housing Co., Ltd.  
*Iroquois Falls*—The Iroquois Falls Housing Co., Ltd.  
*Kitchener and Waterloo*.—The Dominion Rubber System Housing Co., Waterloo, Ltd.  
*Kitchener*.—The Waterloo County Housing Co., Ltd.  
*Leaside*.—The Leaside Housing Co., Ltd.  
*Listowel*.—The Listowel Housing Co., Ltd.  
*\*Sarnia*.—The Home Building Association, Ltd.  
*\*St. Catharines*.—The St. Catharines Housing Co., Ltd.  
*\*Stratford*.—The Classic Housing Co., Ltd.  
                   The Stratford Housing Co., Ltd.  
*\*Sudbury*.—The Sudbury Housing Association, Ltd.  
*Walkerville*.—The Border Cities Housing Co., Ltd.  
 The Companies marked \* have not yet erected houses.

### *Appropriations:*

The Dominion Government appropriated \$25,000,000 to be loaned, *pro rata* to population, to the various municipalities for Housing purposes. This was to be loaned at 5 per cent. and the provinces were to re-loan it at the same amount. The Province of Ontario's share of the \$25,000,000 is \$8,750,000.

The total amount appropriated to municipalities by the Province by Order-in-Council is \$10,694,000. Of this, \$5,125,000 was appropriated to seventeen cities; \$3,809,000 was appropriated to forty towns; \$635,000 was appropriated to sixteen villages; and \$1,125,000 was appropriated to eleven townships.

### *Loans:*

The total loans approved for houses erected in 1919 and 1920, under The Ontario Housing Act, 1919, is \$7,119,352.74. Of this, \$3,697,514.71 was loaned to seventeen cities; \$2,350,082.52 was loaned to thirty-three towns; \$339,940 was loaned to thirteen villages; and \$731,865.51 was loaned to eight townships. Loans amounting to \$958,150 have also been approved for houses which are not yet erected.

### *Paid on Loans:*

The total amount actually paid by the Province on account of such loans, and the purchase of land for Housing purposes in 1919 and 1920, is \$6,866,551.95. Of this, \$3,818,250.24 was paid to seventeen cities; \$2,126,681.20 was paid to thirty-three towns; \$300,814 was paid to fourteen villages; and \$620,806.51 was paid to eight townships.

### *Advances to, and Repayments by, Municipalities:*

As will be seen from the statement included in this report, the amount actually advanced to municipalities by the Province up to 31st December, 1920, is \$6,866,551.95.

Up to the same date there has been repaid to the Provincial Treasurer, on account of monthly payments, \$165,714.95. There has also been repaid to the Provincial Treasurer the sum of \$100,420.80, on account of loans in excess of the monthly repayments. Up to the same date, the Provincial Treasurer has also received \$102,119.83, for interest on money advanced on progress estimates during construction. These three amounts total \$368,255.58.

No municipalities are in arrears.

The monthly repayments are as a rule remitted promptly on the first of each month.

### *Houses Erected:*

A summary of the houses erected in 1919, under The Ontario Housing Act, 1919, is as follows:

### *Houses Erected:*

No. of Houses		Loans	Average Loan per house
		\$ c.	\$ c.
14	Four roomed, frame clapboard finish.....	27,700 00	1,978 57
3	“ solid brick, hollow tile or concrete.....	7,575 00	2,525 00
43	Five roomed, frame clapboard finish.....	115,489 00	2,685 79
26	“ frame stucco finish.....	77,050 00	2,963 46
23	“ brick veneer.....	67,270 00	2,924 78
44	“ solid brick, hollow tile, or concrete.....	124,630 00	2,832 50
237	Six roomed, frame clapboard finish.....	662,299 00	2,794 09
88	“ frame stucco finish.....	257,274 00	2,923 57
230	“ brick veneer.....	678,228 00	2,948 82
332	“ solid brick, hollow tile, or concrete.....	1,185,000 00	3,569 28
13	Over six rooms, frame clapboard finish.....	37,100 00	2,854 61
27	“ frame stucco finish.....	81,000 00	3,000 00
23	“ brick veneer.....	56,675 00	2,464 13
81	“ solid brick, hollow tile or concrete.....	300,684 00	3,712 16
1,184		3,677,974 00	3,106 40

Of the above, 1,060 are detached houses and 124 are semi-detached.

Increases amounting to \$67,772.74 were made in 1920 in loans originally made in 1919.

A summary of the houses erected in 1920 under The Ontario Housing Act, 1919, is as follows:

No. of Houses.		Loans	Average Loan per house
		\$ c.	\$ c.
36	Four roomed, frame, clapboard finish.....	121,900 00	3,386 11
71	Five roomed, frame, clapboard finish.....	224,216 00	3,157 97
25	“ frame, stucco finish.....	92,600 00	3,704 00
41	“ brick veneer.....	141,050 00	3,440 24
39	“ solid brick, hollow tile or concrete.....	140,590 00	3,604 87
76	Six roomed, frame, clapboard finish.....	234,068 00	3,079 84
63	“ frame, stucco finish.....	245,429 00	3,895 70
199	“ brick veneer.....	712,761 00	3,581 71
391	“ solid brick, hollow tile or concrete.....	1,221,579 00	4,058 40
6	Over six rooms, frame, clapboard finish.....	18,400 00	3,066 67
3	“ frame, stucco finish.....	9,500 00	3,166 67
6	“ brick veneer.....	20,450 00	3,408 33
47	“ solid brick, hollow tile or concrete.....	191,113 00	4,066 23
913		3,373,656 00	3,695 13

Of the above, 833 are detached houses, 50 are semi-detached, and 30 are in groups of three.

In addition to the above, 239 applications for loans, aggregating \$958,150, have been approved under the Ontario Housing Act, 1919, for houses which are not yet erected.

A summary of the houses erected under The Municipal Housing Act, 1920, is as follows:

No. of Houses.		Loans	Average Loan per house
		\$ c.	\$ c.
1	Four roomed, brick veneer .....	3,000 00	3,000 00
3	Five roomed, frame, clapboard finish .....	10,000 00	3,333 33
1	" brick veneer .....	4,000 00	4,000 00
3	" solid brick .....	13,500 00	4,500 00
6	Six roomed, frame, clapboard finish .....	21,000 00	3,500 00
4	" frame, stucco finish .....	14,000 00	3,500 00
16	" brick veneer .....	62,500 00	3,906 03
199	" solid brick, hollow tile .....	832,700 00	4,184 42
2	Over six rooms, frame, clapboard finish .....	6,500 00	3,250 00
1	" frame, stucco finish .....	4,000 00	4,000 00
1	" brick veneer .....	2,000 00	2,000 00
237		973,200 00	4,106 33

All the above houses are detached.

In addition to the above, 34 applications for loans, aggregating \$126,000, have been approved under The Municipal Housing Act, 1920, for houses which are not yet erected.

It will be seen that 68 per cent. of all the houses erected in 1919 and 1920 are either of brick veneer or of solid construction.

The total number of houses erected in 1919 and 1920 is 2,334, and the loans made therefor amount to \$8,092,602.74.

The average loan per house indicates that there is a reasonable margin of security in the loans made. About two-thirds of the houses erected in 1919 were erected by persons who owned their own lots. Such persons could obtain loans to the full cost of the house, but in a large number of cases the loans were made for less than the full cost. Where houses were built under this plan, the persons building them could make their own contracts for construction.

A very much larger number of the houses erected in 1920 have been erected by Housing Commissions or Housing Companies as developments. The following municipalities have constructed houses in this way:

Brampton, Brantford City, Elmira, Fergus, Galt, Guelph City, Kitchener, Leaside, London, New Toronto, Oshawa, Ottawa, Stratford, Walkerville, Windsor and Woodstock.

The cost of the construction of houses is probably, on the average, 15 per cent. more than the amount given as the average loan per house in the above statements. This 15 per cent. represents approximately the amount paid, in addition to the amount of the loan, by persons who erected houses on their own lots, or who purchased houses from Housing Commissions or Companies.

*Land Purchased by Housing Commissions:*

The following Commissions purchased land in 1919, for the purpose of erecting houses thereon by the respective Commissions:

Acton .....	7 lots for	\$2,000.00	averaging \$285.71 per lot
Brantford .....	10 " "	3,000.00	" 300.00 " "
Elmira .....	4 " "	640.00	" 160.00 " "
Galt .....	5 " "	1,250.00	" 250.00 " "
Guelph .....	11 " "	2,830.00	" 257.27 " "
Hawkesbury .....	33 " "	9,900.00	" 300.00 " "
London .....	9 " "	2,350.00	" 261.11 " "
Milverton .....	8 " "	1,400.00	" 175.00 " "
New Toronto .....	48 " "	22,368.75	" 466.02 " "
Oshawa .....	153 " "	24,825.00	" 162.25 " "
St. Catharines .....	22 " "	4,645.00	" 211.14 " "
Sudbury .....	17 " "	10,200.00	" 600.00 " "
Welland .....	4 " "	1,425.00	" 356.25 " "
Ottawa, 42 acres (or 328 lots)	" "	162,000.00	" 493.90 " "
Total .....	659 " "	\$248,823.75	" \$377.59 " "

The following Commissions purchased land in 1920:

Brampton .....	12 lots for	\$2,187.00	averaging \$182.25 per lot
Guelph .....	40 " "	7,880.00	" 197.00 " "
Kitchener .....	64 " "	14,250.00	" 222.66 " "
Leaside .....	26 " "	8,670.00	" 333.46 " "
London .....	97 " "	21,850.00	" 225.25 " "
Port Dalhousie .....	6 " "	2,130.00	" 355.00 " "
Stratford .....	156 " "	35,250.00	" 225.00 " "
Walkerville .....	100 " "	60,000.00	" 600.00 " "
Welland .....	6 " "	2,929.00	" 488.17 " "
Windsor .....	87 " "	50,500.00	" 580.46 " "
Woodstock .....	21 " "	6,079.33	" 289.49 " "
Total .....	615 " "	\$211,725.33	" \$344.27 " "

The average price per lot of \$377.59, purchased in 1919, is approximately \$10 per foot frontage, and the average price of \$344.27 per lot, purchased in 1920, is approximately \$9.50 per foot frontage. Both prices are reasonable. Where the Commissions purchased blocks of land, these have been subdivided, laid out, and developed.

Before any Housing Legislation was passed, the general expectation was that one of the greatest difficulties would be the acquisition of land for Housing purposes on reasonable terms. The contrary has proved to be the case, and there has been no difficulty whatever in this connection. Special and speedy powers of expropriation, from which there was no appeal, were provided for under both Housing Acts. The existence of these powers may have had something to do with the solution of the land question for Housing purposes, but, as a matter of fact, these powers have only been exercised once, and that only in the case of two lots, which were expropriated in order to complete a block of land which was being used for the erection of houses.

The greatest difficulty has been the high cost of construction.

*Developments:*

Contained in this report are plans of subdivisions at Kitchener, Stratford and Windsor, which were laid out and approved by the Department's Town Planners.

Also contained in this report are photographs of houses constructed as parts of developments at Guelph, London, Kitchener, New Toronto, Ottawa and Windsor.

### *Town Planning:*

The Department is now engaged upon the preparation of a plan of a model townsite at Kapuskasing, and the layout of same. The proposed townsite presents several interesting features.

The plan will be published in a future report as an illustration of what might be done in the way of laying out of a new townsite, and providing for future development.

### *Reports of Officials:*

The report of the Department's Town Planners is also contained in this report.

### *Cost of Administration:*

The cost to the Province of the administration of the Ontario Housing Act, 1919, up to the end of 1919 is as follows:

Salaries and other remuneration .....	\$13,718.56
Travelling and other expenses .....	2,505.77
Contingencies .....	4,312.16
	<hr/>
	\$20,536.49

This is practically for a period of seven months.

The cost to the Province of the administration of The Ontario Housing Act, 1919, in 1920, and The Municipal Housing Act during 1920, is as follows:

Salaries and other remuneration .....	\$21,158.67
Travelling and other expenses .....	3,757.81
Contingencies .....	3,528.47
Typewriter .....	121.50
	<hr/>
	\$28,566.45

This is for a period of one year.

This Report is issued by the Bureau of Municipal Affairs.

J. A. ELLIS,

*Director.*

January 15th, 1921.



**Municipalities which have come under the provisions of "The Ontario Housing Act, 1919."**

	Amount appropriated by Order- in-Council	Loans approved for houses erected in 1919 and 1920	Loans approved for land pur- chased by Housing Com- missions in 1919 and 1920	Amount actually paid by Province on account of such Loans in 1919 and 1920	Loans approved for houses which are not yet erected
<b>Cities</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>
†Belleville.....	25,000 00	19,300 00	.....	19,300 00	.....
Brantford.....	250,000 00	246,513 00	.....	241,013 00	.....
*†Chatham.....	.....	.....	.....	.....	.....
Fort William...	250,000 00	36,200 00	.....	36,200 00	.....
Galt.....	200,000 00	34,555 00	1,250 00	35,205 00	.....
Guelph.....	250,000 00	232,192 04	10,710 00	210,917 04	.....
Hamilton.....	500,000 00	456,800 00	.....	454,850 00	28,000 00
*†Kitchener.....	.....	.....	.....	.....	.....
†London.....	400,000 00	375,800 00	24,200 00	393,805 45	.....
Niagara Falls...	300,000 00	290,914 00	.....	290,914 00	.....
Ottawa.....	750,000 00	579,050 00	82,000 00	675,306 97	88,950 00
†Peterboro.....	.....	.....	.....	.....	.....
Port Arthur.....	150,000 00	16,800 00	.....	16,800 00	.....
†Sarnia.....	100,000 00	89,600 00	.....	83,600 00	3,500 00
†Sault Ste. Marie	200,000 00	197,350 00	.....	197,158 35	.....
St. Catharines..	150,000 00	144,670 00	4,645 00	147,515 43	.....
Stratford.....	250,000 00	108,900 00	.....	99,640 00	136,500 00
Welland.....	250,000 00	115,050 00	4,354 00	107,309 00	.....
†Windsor.....	1,000,000 00	660,550 00	50,500 00	715,500 00	289,000 00
Woodstock.....	100,000 00	93,270 67	6,079 33	93,216 00	.....
	5,125,000 00	3,697,514 71	183,738 33	3,818,250 24	545,950 00
<b>Towns</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>	<b>\$ c.</b>
*Arthur.....	25,000 00	.....	.....	.....	.....
Brampton.....	100,000 00	56,320 00	2,187 00	42,586 93	.....
*Brockville.....	.....	.....	.....	.....	.....
*Bridgeburg.....	50,000 00	.....	.....	.....	.....
*Burlington.....	.....	.....	.....	.....	.....
Capreol.....	41,000 00	41,000 00	.....	41,000 00	.....
*Carleton Place..	30,000 00	.....	.....	.....	.....
*Chapleau.....	.....	.....	.....	.....	.....
*Cobourg.....	.....	.....	.....	.....	.....
Cochrane.....	75,000 00	60,900 00	.....	54,100 00	4,000 00
Englehart.....	8,000 00	8,000 00	.....	8,000 00	.....
†Ford City.....	150,000 00	149,900 00	.....	141,200 00	.....
Fort Frances.....	4,000 00	4,000 00	.....	4,000 00	.....
Goderich.....	100,000 00	5,009 00	.....	4,384 00	.....
*Gravenhurst.....	.....	.....	.....	.....	.....
*Haileybury.....	.....	.....	.....	.....	.....
Hawkesbury.....	150,000 00	120,585 00	8,415 00	130,000 00	.....
*Hespeler.....	50,000 00	.....	.....	.....	.....
Ingersoll.....	75,000 00	45,050 00	.....	36,950 00	.....
Iroquois Falls...	150,000 00	150,000 00	.....	150,000 00	.....
Leamington.....	50,000 00	24,196 00	.....	24,190 00	17,500 00
*Leaside.....	100,000 00	90,450 00	8,670 00	99,450 00	.....
Listowel.....	50,000 00	26,000 00	.....	18,000 00	13,000 00
Merrittton.....	25,000 00	19,500 00	.....	18,900 00	.....
Midland.....	75,000 00	59,048 00	.....	59,048 00	.....
Milton.....	20,000 00	12,700 00	.....	9,200 00	4,900 00
Milverton.....	50,000 00	28,800 00	1,400 00	24,900 00	.....
Mimico.....	200,000 00	11,300 00	.....	11,300 00	4,500 00



**Municipalities which have come under the Provisions of "The Ontario Housing Act, 1919."—Continued**

	Amount appropriated by Order- in-Council	Loans approved for houses erected in 1919 and 1920	Loans approved for land pur- chased by Housing Com- missions in 1919 and 1920	Amount actually paid by Province on account of such Loans in 1919 and 1920	Loans approved for houses which are not yet erected
Towns.— Continued	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
New Toronto ....	200,000 00	176,065 52	22,368 75	198,434 27	.....
*North Bay .....	.....	.....	.....	.....	.....
*Niagara .....	30,000 00	.....	.....	.....	.....
Oshawa.....	600,000 00	518,800 00	24,825 00	345,324 00	.....
*Owen Sound .....	.....	.....	.....	.....	.....
*Palmerston .....	50,000 00	.....	.....	.....	.....
Paris.....	66,000 00	66,000 00	.....	65,800 00	.....
Perth.....	25,000 00	24,500 00	.....	24,500 00	.....
Port Colborne....	150,000 00	140,494 00	.....	132,994 00	7,000 00
Renfrew.....	60,000 00	13,000 00	.....	12,500 00	.....
Sandwich.....	150,000 00	122,200 00	.....	111,000 00	22,400 00
*Sioux Lookout... Smith's Falls ....	40,000 00 60,000 00	..... 18,600 00	..... .....	..... 11,840 00	..... 4,000 00
Sturgeon Falls ..	60,000 00	12,100 00	.....	12,100 00	.....
†Sudbury .....	150,000 00	148,530 00	.....	148,530 00	.....
Thorold .....	50,000 00	41,150 00	.....	41,150 00	.....
Timmins .....	40,000 00	6,000 00	.....	6,000 00	.....
Trenton .....	200,000 00	8,600 00	.....	8,600 00	.....
*Uxbridge .....	.....	.....	.....	.....	.....
†Walkerville.....	250,000 00	96,500 00	.....	94,500 00	151,500 00
*Waterloo .....	.....	.....	.....	.....	.....
Whitby .....	50,000 00	44,800 00	.....	36,200 00	.....
	3,809,000 00	2,350,082 52	67,865 75	2,126,681 20	227,900 00
Villages	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Acton.....	30,000 00	.....	2,000 00	1,500 00	.....
Beaverton .....	20,000 00	9,500 00	.....	9,500 00	3,500 00
Chippawa.....	30,000 00	21,700 00	.....	21,700 00	.....
Elmira .....	40,000 00	30,596 00	640 00	10,240 00	.....
†Fergus .....	50,000 00	49,800 00	.....	49,800 00	.....
Georgetown.....	80,000 00	50,550 00	.....	43,200 00	18,700 00
*Hensall.....	.....	.....	.....	.....	.....
Humberstone .....	50,000 00	12,305 00	.....	12,305 00	.....
*Madoc .....	30,000 00	.....	.....	.....	.....
Point Edward....	30,000 00	26,500 00	.....	14,500 00	.....
Port Credit .....	100,000 00	33,300 00	.....	33,300 00	.....
Port Dalhousie....	50,000 00	41,389 00	2,130 00	41,919 00	3,600 00
Port McNicoll....	30,000 00	10,100 00	.....	10,100 00	.....
Richmond Hill....	25,000 00	25,000 00	.....	23,550 00	.....
Tara .....	10,000 00	7,500 00	.....	7,500 00	.....
*Victoria Harbor..	10,000 00	.....	.....	.....	.....
Woodbridge .....	50,000 00	21,700 00	.....	21,700 00	20,000 00
	635,000 00	339,940 00	4,770 00	300,814 00	45,800 00

**Municipalities which have come under the provisions of "The Ontario Housing Act, 1919."—Concluded**

—	Amount appropriated by Order-in-Council	Loans approved for houses erected in 1919 and 1920	Loans approved for land purchased by Housing Commissions in 1919 and 1920	Amount actually paid by Province on account of such Loans in 1919 and 1920	Loans approved for houses which are not yet erected
Townships	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Barton .....	100,000 00	99,320 51	.....	99,320 51	.....
Brantford .....	50,000 00	30,700 00	.....	30,700 00	.....
Etobicoke .....	150,000 00	99,500 00	.....	73,771 00	44,500 00
*Gloucester .....	.....	.....	.....	.....	.....
Guelph .....	50,000 00	7,500 00	.....	3,425 00	.....
*Neebing .....	.....	.....	.....	.....	.....
*Pickering .....	30,000 00	.....	.....	.....	.....
Sandwich, E. ....	55,000 00	54,975 00	.....	54,975 00	.....
*Scarborough ....	100,000 00	19,800 00	.....	16,300 00	2,000 00
Sarnford .....	30,000 00	29,800 00	.....	28,300 00	.....
*Thorold .....	30,000 00	.....	.....	.....	.....
*West Oxford .....	30,000 00	.....	.....	.....	.....
York .....	500,000 00	390,270 00	.....	314,015 00	92,000 00
	1,125,000 00	731,865 51	.....	620,806 51	138,500 00
Totals of—	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Cities .....	5,125,000 00	3,697,514 71	183,738 33	3,818,250 24	545,950 00
Towns .....	3,809,000 00	2,350,082 52	67,865 75	2,126,681 20	227,900 00
Villages .....	635,000 00	339,940 00	4,770 00	300,814 00	45,800 00
Townships .....	1,125,000 00	731,865 51	.....	620,806 51	138,500 00
Grand Total ..	10,694,000 00	7,119,402 74	256,374 08	6,866,551 95	958,150 00

\*Municipalities marked thus have not erected houses under the provisions of "The Ontario Housing Act, 1919."

†Municipalities marked thus have also come under the provisions of "The Municipal Housing Act, 1920." For particulars as to the work done under the latter Act, see information given under the heading of each municipality.

## BARTON TOWNSHIP.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
10		five roomed, solid brick .....	\$22,180	
	1	six roomed, frame clapboard finish .....		\$3,000.00
14	9	six roomed, solid brick .....	40,527	33,613.51
<u>24</u>	<u>10</u>		<u>\$62,707</u>	<u>\$36,613.51</u>

## BEAVERTON.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2		six roomed, brick veneer .....	\$5,500	
	1	six roomed, brick veneer .....		\$3,500
<u>2</u>	<u>1</u>		<u>\$5,500</u>	<u>\$3,500</u>

In addition to the above, one application for a loan of \$3,500 has been approved for a house which has not yet been erected.

An increase of \$500 has been made in a loan originally approved in 1919.

## BELLEVILLE.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	3	six roomed, frame clapboard finish .....	\$2,700	\$7,800
	2	six roomed, frame stucco finish .....		6,800
1		six roomed, brick veneer .....	2,000	
<u>2</u>	<u>5</u>		<u>\$4,700</u>	<u>\$14,600</u>

## BRAMPTON.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	2	six roomed, brick veneer .....	\$3,000	\$7,000
	12	six roomed, solid brick .....		46,320
<u>1</u>	<u>14</u>		<u>\$3,000</u>	<u>\$53,320</u>

Of the houses erected in 1920, eight are detached and six are semi-detached.

In addition, the Housing Commission purchased the following land in 1920:

5 lots at \$200.00 each .....	\$1,000.00
3 lots at 233.33 1/3 each .....	700.00
2 lots at 243.50 each .....	487.00
<u>10</u>	<u>\$2,187.00</u>

The above mentioned twelve houses are being erected by the Housing Commission on this land. The ten lots purchased have been re-subdivided into twelve lots at an average price of \$182.25 per lot.

## BRANTFORD.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
4		five roomed, solid brick .....	\$11,000	
6		six roomed, solid brick .....	25,500	
24	21	over six rooms, solid brick .....	79,500	\$82,113
	10	over six rooms, solid brick, erected by the Housing Commission, and including the cost of the land..		45,000
34	31		\$116,000	\$127,113

Increases amounting to \$3,400 were made in 1920 for loans originally approved in 1919.

## BRANTFORD TOWNSHIP.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2		four roomed, frame clapboard finish .....	\$4,200	
	1	five roomed, solid brick .....		\$4,000
2		six roomed, frame stucco finish .....	6,000	
3		six roomed, brick veneer .....	8,500	
2		over six rooms, solid brick .....	6,000	
9	1		\$24,700	\$4,000

Increases amounting to \$2,000 have been made in loans originally approved in 1919.

## CHIPPAWA.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	six roomed, frame clapboard finish .....		\$2,500
4	1	over six rooms, frame clapboard finish .....	\$12,000	3,000
	1	over six rooms, brick veneer .....		3,000
4	3		\$12,000	\$8,500

Increases amounting to \$1,200 were made in 1920 in loans originally approved in 1919.

## COCHRANE.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		five roomed frame stucco finish .....	\$2,000	
	3	five roomed, solid brick .....		\$12,000
2		six roomed, frame stucco finish .....	6,000	
3	2	six roomed, solid brick .....	10,500	8,000
1		over six rooms, frame stucco finish .....	3,000	
3		over six rooms, brick veneer .....	7,800	
2	1	over six rooms, solid brick .....	6,700	4,000
12	6		\$36,000	\$24,000

Of the above houses, erected in 1920, four are detached and two are semi-detached.

In addition to the above, one application has been made for a loan of \$4,000 for a house which has not yet been erected.

An increase of \$900.00 has been made in a loan originally approved in 1919.

### ELMIRA.

#### HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
6	6	six roomed, frame clapboard finish .....	\$15,078	\$15,518
6	6		\$15,078	\$15,518

Six of the above houses were erected by the Housing Commission at a cost of \$15,078. All of the above loans were approved in 1919.

### ETOBICOKE TOWNSHIP.

#### HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
4		six roomed, frame clapboard finish .....	\$12,000	
	2	six roomed, brick veneer .....		\$6,500
4	17	six roomed, solid brick .....	12,000	69,000
8	19		\$24,000	\$75,500

In addition to the above, thirteen applications for loans, aggregating \$44,500, have been approved for houses which are not yet erected.

### FERGUS.

No houses have been erected in Fergus this year under The Ontario Housing Act, 1919.

One six-roomed solid brick house has been erected under The Municipal Housing Act, 1920, for which a loan of \$2,700 has been made.

The Fergus Housing Company, Limited, incorporated in 1919, to operate at Fergus, will probably continue to erect houses under The Municipal Housing Act, 1920.

### FORD CITY.

No houses were erected at Ford City in 1920 under The Ontario Housing Act, 1919.

The following houses have been erected under The Municipal Housing Act, 1920:

No. of Houses.			Loans.	
15		six roomed, solid brick .....		\$67,500
1		over six rooms, frame clapboard finish .....		3 500
1		over six rooms, frame stucco finish .....		4,000
17				\$75,000

## FORT WILLIAM.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	1	five roomed, brick veneer .....	\$3,000	\$3,000
	1	five roomed, solid brick .....		4,500
2	2	six roomed, frame clapboard finish .....	6,500	6,600
	4	six roomed, brick veneer .....		12,600
<hr/> 3	<hr/> 8		<hr/> \$9,500	<hr/> \$26,700

## GALT.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	3	six roomed, frame clapboard finish .....		\$8,550
3		six roomed, frame stucco finish .....	\$7,800	
3	2	six roomed, brick veneer .....	9,285	6,000
<hr/> 6	<hr/> 5		<hr/> \$17,085	<hr/> \$14,550

The Housing Commission has erected six of the above houses at a cost of \$19,405.

Increases amounting to \$2,920 have been made in loans originally approved in 1919.

The Galt Industrial Housing Co., Ltd., although incorporated in 1920, is not constructing houses, nor has the Housing Company purchased any land for Housing purposes.

## GEORGETOWN.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	four roomed, frame clapboard finish .....		\$3,000.00
	2	six roomed, frame clapboard finish .....		7,650.00
	2	six roomed, frame stucco finish .....		7,500.00
	3	six roomed, brick veneer .....		12,400.00
	5	six roomed, solid brick .....		20,000.00
<hr/> 13				<hr/> \$50,550.00

In addition to the above, five applications for loans, aggregating \$18,700, have been approved for houses which are not yet erected.

## GUELPH.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, solid brick .....	\$2,550	
1		five roomed, brick veneer .....	2,300	
	28	five roomed, solid brick .....		98,490
5		six roomed, frame stucco finish .....	13,974	
2		six roomed, brick veneer .....	5,950	
14	12	six roomed, solid brick .....	42,782	49,665
	1	over six rooms, solid brick .....		4,500
<hr/> 23	<hr/> 41		<hr/> \$37,556	<hr/> \$152,655



Increases amounting to \$11,981.04 were made in 1920 in loans originally approved in 1919.

The Housing Commission purchased land in 1920 at a cost of \$7,800, on which forty houses have been erected which are shown in the above figures. The land purchased has been subdivided into forty lots which average in price \$197.00 per lot.

### GUELPH TOWNSHIP.

#### HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		six roomed, frame stucco finish .....	\$3,000	
	1	six roomed, solid brick .....		\$4,500
<u>1</u>	<u>1</u>		<u>\$3,000</u>	<u>\$4,500</u>

### HAMILTON.

#### HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2		six roomed, frame clapboard finish .....	\$6,000	
82	31	six roomed, solid brick .....	290,150	\$131,105
<u>84</u>	<u>31</u>		<u>\$296,150</u>	<u>131,105</u>

In addition to the above, seven applications for loans, aggregating \$28,000, have been approved for houses which are not yet erected.

Increases in loans amounting to \$29,545 have been made in loans originally approved in 1919.

The Wentworth Construction Company, Ltd., was incorporated in 1919 to operate under The Ontario Housing Act, 1919, but the Company has not erected any houses, nor has it purchased land for such purposes.

### INGERSOLL.

#### HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	3	five roomed, frame clapboard finish .....		\$8,100
1		five roomed, frame stucco finish .....	\$2,200	
5	7	six roomed, frame clapboard finish .....	12,450	20,000
1		over six rooms, frame clapboard finish .....	2,300	
<u>7</u>	<u>10</u>		<u>\$16,950</u>	<u>\$28,100</u>

### KITCHENER.

#### HOUSES ERECTED.

“The Municipal Housing Act, 1920.”

No. of Houses.			Loans.	
1920			1920	
39		six roomed, solid brick, or hollow tile .....	\$135,000	
<u>39</u>			<u>\$135,000</u>	

The above houses have been erected at an approximate cost of \$4,200 each.

The Dominion Rubber System Housing Co., (Kitchener) Limited, purchased seventy-two lots with a frontage of 36 feet each. Sixty-four of these lots have been re-subdivided to make fifty-six lots with a frontage of forty feet. This makes sixty-four lots which were purchased for \$14,250, making the average price per lot \$222.66.

### LEAMINGTON.

#### HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
4	3	six roomed, frame clapboard finish .....	\$11,190	\$10,000
1		six roomed, solid brick .....	3,000	
5	3		\$14,190	\$10,000

In addition to the above, five applications for loans, aggregating \$17,500, have been approved for houses which are not yet erected.

### LEASIDE.

#### HOUSES ERECTED.

No. of houses.			Loans	
1920			1920	
20		five roomed, brick veneer .....	\$68,000	
6		six roomed, brick veneer .....	22,450	
26			\$90,450	

Of the above houses erected, four are detached and twenty-two are semi-detached.

The actual cost of all these houses was \$121,499.

The Leaside Housing Co., Ltd., has erected the above houses and has also purchased twenty-six lots at a cost of \$8,670, the average price per lot being \$333.46. Eighty-five per cent. of the cost of the houses erected, and the land purchased has been loaned to the Company, the actual loan being \$99,450.

### LISTOWEL.

#### HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, brick veneer .....		\$2,500
1		six roomed, frame clapboard finish .....	\$3,000	
8		six roomed, brick veneer .....	20,000	
9	1		\$23,000	\$2,500

In addition to the above, four applications for loans, aggregating \$13,000, have been approved for houses which are not yet erected.

An increase amounting to \$500.00 has been made this year in a loan originally approved in 1919.

The Listowel Housing Company did not undertake any new construction this year.

## LONDON.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
3	33	four roomed, frame clapboard finish .....	\$5,300	\$113,400
	18	five roomed, frame clapboard finish .....		71,916
	15	five roomed, frame stucco finish .....		58,700
5	13	five roomed, brick veneer .....	13,570	47,650
	2	six roomed, frame clapboard finish .....		6,775
14	23	six roomed, brick veneer .....	37,900	83,200
	1	over six rooms, brick veneer .....		2,850
22	105		\$56,770	\$384,491

The balance required for the above houses in excess of the appropriation, will be provided for under "The Municipal Housing Act, 1920."

The Housing Commission purchased a block of land known as "Pinelawn" for \$14,000. There are eighty lots in this block of land, and the cost of these lots average \$175.00 each. The Commission also purchased seventeen lots on Garfield Avenue for \$7,850, which average \$462.00 each in price.

## MERRITON.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, frame clapboard finish .....	\$2,300	
	1	five roomed, frame clapboard finish .....		\$3,000
1	1	five roomed, frame stucco finish .....	2,500	3,000
1	1	six roomed, frame clapboard finish .....	2,700	3,000
	1	six roomed, frame stucco finish .....		3,000
3	4		\$7,500	\$12,000

## MILTON.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2		five roomed, brick veneer .....	\$5,200	
	1	six roomed, brick veneer .....		\$3,500
	1	six roomed, solid brick .....		4,000
2	2		\$5,200	\$7,500

In addition to the above, one loan has been approved for \$4,000 for a house which has not yet been erected.

## MIMICO.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		five roomed, solid brick .....	\$2,800	
1	1	six roomed, solid brick .....	4,000	\$4,500
2	1		\$6,800	\$4,500

## NEW TORONTO.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
20	1	five roomed, solid brick, hollow tile or concrete ....	\$60,000	\$4,600
	1	six roomed, brick veneer .....		3,600
25	5	six roomed, solid brick, hollow tile or concrete .....	75,000	16,500
45	7		\$135,000	\$24,700

Of the above, eighteen are detached houses, and thirty-four are semi-detached.

Increases amounting to \$16,365.52 have been made in loans originally approved in 1919.

## NIAGARA FALLS.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	1	Five roomed, frame clapboard finish .....	\$2,000	\$3,000
	2	five roomed, brick veneer .....		6,800
57	4	six roomed, frame clapboard finish .....	176,515	12,000
	1	six roomed, frame stucco finish .....		3,500
12	3	six roomed, brick veneer .....	38,375	7,500
	1	six roomed, solid brick .....		4,000
1		over six rooms, frame clapboard finish .....	3,000	
1		over six rooms, frame stucco finish .....	3,475	
5		over six rooms, brick veneer .....	15,400	
2		over six rooms, solid brick .....	7,000	
79	12		\$245,765	\$36,800

A number of increases in the loans previously reported for houses erected in 1919 have been made.

## OSHAWA.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, frame clapboard finish .....	\$1,600	
	25	five roomed, frame clapboard finish .....		\$67,500
4		five roomed, brick veneer .....	10,000	
	32	six roomed, frame stucco finish .....		130,975
66	26	six roomed, brick veneer .....	206,900	93,825
3		six roomed, solid brick .....	8,000	
74	83		\$226,500	\$292,300

## OTTAWA.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, frame clapboard finish .....		\$3,500
2		five roomed, solid brick .....	\$8,000	
3		six roomed, frame clapboard finish .....	9,000	
10	1	six roomed, frame stucco finish .....	30,000	3,500
6	64	six roomed, brick veneer .....	18,000	256,000
15	19	six roomed, solid brick .....	60,000	76,000
1		over six rooms, frame stucco finish .....	3,000	
3	1	over six rooms, brick veneer .....	9,000	4,000
16	7	over six rooms, solid brick .....	64,000	28,000
56	93		\$201,000	\$371,000

In addition to the above, twenty-two applications for loans, aggregating \$88,950, have been approved for houses which are not yet erected.

## PERTH.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	1	four roomed, frame clapboard finish .....	\$2,500	\$2,300
3		five roomed, frame clapboard finish .....	8,220	
3	1	six roomed, frame clapboard finish .....	8,980	2,500
7	2		\$19,700	\$4,800

## POINT EDWARD.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
3	3	six roomed, frame clapboard finish .....	\$9,000	\$10,500
	1	six roomed, brick veneer .....		4,000
1		over six rooms, frame clapboard finish .....	3,000	
4	4		\$12,000	\$14,500

## PORT ARTHUR.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2	1	five roomed, frame clapboard finish .....	\$6,000	\$4,000
2		six roomed, frame clapboard finish .....	5,400	
4	1		\$11,400	\$4,000

Increases amounting to \$1,400 have been made in loans originally approved in 1919.

## PORT COLBORNE.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
9	4	six roomed, frame clapboard finish .....	\$20,494	\$14,600
5		six roomed, frame stucco finish .....	14,700	
10	3	six roomed, brick veneer .....	30,000	12,500
	3	six roomed, solid brick .....		12,000
1	1	over six rooms, frame clapboard finish .....	3,000	3,200
	2	over six rooms, frame stucco finish .....		6,500
1	5	over six rooms, solid brick .....	3,500	20,000
26	18		\$71,694	\$68,800

In addition to the above, two applications for loans, aggregating \$7,000 have been approved for houses which are not yet erected.

## PORT CREDIT.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, solid brick.....	\$1,500	
6		five roomed, solid brick .....	18,000	
	3	six roomed, solid brick.....		\$11,500
<hr/>	<hr/>		<hr/>	<hr/>
7	3		\$19,500	\$11,500

Increases amounting to \$2,300 were made this year in loans originally approved in 1919.

## PORT DALHOUSIE.

## HOUSES ERECTED.

No. of Houses			Loans.	
1919	1920		1919	1920
5		five roomed frame clapboard finish.....	\$12,389	
	1	six roomed frame clapboard finish.....		\$3,275
	5	six roomed frame stucco finish.....		17,254
	2	six roomed brick veneer.....		8,336
<hr/>	<hr/>		<hr/>	<hr/>
5	8		\$12,389	\$28,865

In addition to the above, one application for a loan of \$3,600 has been approved for a house which is not yet erected.

An increase amounting to \$135.00 was made in 1920, in a loan originally approved in 1919.

The Housing Commission purchased six lots for \$2,130 the average price per lot is \$355.00.

## PORT McNICOLL.

## HOUSES ERECTED.

No. of Houses.			Loans.
1919	& 1920		1919 & 1920
	3	six roomed, frame clapboard finish.....	\$9,000

Increases amounting to \$1,100 have been made in two of the above loans. All the loans were originally approved in 1919.

## RENFREW.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	2	five roomed, frame clapboard finish.....		\$6,000
2		six roomed, frame stucco finish .....	\$6,000	
<hr/>	<hr/>		<hr/>	<hr/>
2	2		\$6,000	\$6,000

Increases amounting to \$1,000 have been made in loans originally approved in 1919.



RICHMOND HILL.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	2	six roomed, frame clapboard finish.....		\$6,200
	1	six roomed, frame stucco finish.....		3,500
1	4	six roomed, brick veneer.....	\$2,500	12,800
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1	7		\$2,500	\$22,500

SANDWICH.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		five roomed, solid brick.....	\$1,200	
1	13	six roomed, frame clapboard finish.....	2,600	\$41,300
2		six roomed, frame stucco finish.....	5,500	
	1	six roomed, brick veneer.....		3,600
2		six roomed, solid brick .....	8,000	
2	13	over six roomed, solid brick .....	8,000	52,000
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6	27		\$25,300	\$96,900

In addition to the above, six applications for loans, aggregating \$22,400 have been approved for houses which are not yet erected.

SARNIA.

HOUSES ERECTED.

“The Ontario Housing Act, 1919.”

No. of Houses.			Loans.	
1919	1920		1919	1920
2		four roomed, frame clapboard finish.....	\$4,900	
16	3	five roomed, frame clapboard finish.....	48,000	\$9,400
	1	five roomed, brick veneer.....		3,500
	8	six roomed, frame clapboard finish.....		23,800
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18	12		\$52,900	\$36,700

In addition to the above, one application for a loan, aggregating \$3,500 has been approved for a house which is not yet erected.

SARNIA.

“The Municipal Housing Act, 1920.”

The Home Building Association, Limited, has been incorporated as a Housing Company, but the Company has not erected any houses nor purchased any land for such purposes.

Ten applications for loans, aggregating \$35,500 have been approved for houses which are not yet erected.

## SAULT STE. MARIE.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, frame clapboard finish.....	\$2,000	
11	1	five roomed, frame clapboard finish.....	34,850	\$3,600
13	2	five roomed, frame stucco finish.....	42,400	7,200
8	1	five roomed, brick veneer.....	26,400	3,600
8		six roomed, frame clapboard finish.....	25,800	
1		six roomed, frame stucco finish.....	3,600	
13		six roomed, brick veneer.....	39,100	
2		six roomed, solid brick.....	6,300	
57	4		\$180,450	\$14,400

Increases amounting to \$2,500 were made in 1920, in loans originally approved in 1919.

## SCARBOROUGH TOWNSHIP.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, frame clapboard finish .....		\$1,300
	1	five roomed, frame stucco finish .....		2,700
	1	five roomed, solid brick .....		2,500
	1	six roomed, brick veneer .....		3,000
	3	six roomed, solid brick ..		10,300
	7			\$19,800

In addition to the above, one application for a loan of \$2,000 has been approved for a house which is not yet erected.

## SMITH'S FALLS.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	six roomed, brick veneer .....		\$3,500
	3	six roomed, solid brick .....		11,100
1		over six rooms, solid brick .....	\$4,000	
1	4		\$4,000	\$14,600

In addition to the above, one application for a loan of \$4,000 has been approved for a house which has not yet been erected.

The Housing Commission is erecting the three houses shown above, at a cost of \$11,100 and also purchased three lots from the Municipal Corporation at a nominal price.

## ST. CATHARINES.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
7	6	five roomed, frame clapboard finish .....	\$16,350	\$19,200
25	1	six roomed, frame clapboard finish .....	71,420	3,200
7	2	six roomed, frame stucco finish .....	20,200	6,400
1		six roomed, solid brick .....	2,800	
1	1	over six rooms, frame clapboard finish .....	2,300	2,800
41	10		\$113,070	\$31,600

The six houses noted above, to cost \$19,200 were erected by the Housing Commission on land which was purchased in 1919.

The St. Catharines Housing Co., Ltd., has been incorporated, but the Company has not yet erected any houses nor purchased any land for such purposes.

## STAMFORD TOWNSHIP.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, frame clapboard finish .....		\$3,000
2	1	six roomed, frame clapboard finish .....	\$6,000	3,800
1		six roomed, brick veneer .....	3,000	
1		six roomed, solid brick .....	4,000	
	2	over six rooms, frame clapboard finish .....		6,400
	1	over six rooms, frame stucco .....		3,000
4	5		\$13,000	\$16,200

Increases amounting to \$600.00 have been approved in loans originally made in 1919.

## STRATFORD.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, frame clapboard finish .....		\$2,700
7	30	six roomed, brick veneer .....	\$18,400	87,800
7	31		\$18,400	\$90,500

In addition to the above, two applications for loans, aggregating \$6,500 have been approved for houses which are not yet erected.

A loan has also been approved to The Classic Housing Co., Ltd., for \$30,000. The Company has also purchased fifteen lots at a price of \$5,250 the average price per lot of \$350.00.

A loan has also been approved to The Stratford Housing Co., Ltd., for \$100,000. The Company has also purchased eighteen acres of land at a price of \$30,000, which has been resubdivided into 141 lots, making the average price per lot \$212.77.

## STURGEON FALLS.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
3	1	six roomed, frame clapboard finish .....	\$8,500	\$3,600
3	1		\$8,500	\$3,600

## SUDBURY.

## HOUSES ERECTED.

"The Ontario Housing Act, 1920."

No. of Houses.			Loans.	
1919	1920		1919	1920
2	2	four roomed, frame clapboard finish .....	\$3,000	\$5,500
2		five roomed, frame stucco finish .....	6,000	
	1	five roomed, solid brick .....		4,000
3	2	six roomed, frame clapboard finish .....	9,000	6,000
22	5	six roomed, brick veneer .....	66,000	17,500
1	2	six roomed, solid brick .....	4,000	8,500
1	1	over six rooms, frame clapboard finish .....	3,000	3,000
1	2	over six rooms, brick veneer .....	3,000	7,000
32	15		\$94,000	\$51,500

Increases amounting to \$3,030 have been made in loans originally approved in 1919.

### SUDBURY.

#### HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses.		Loans.	
1920		1920	
1	four roomed, brick veneer .....	\$3,000	
1	six roomed, frame clapboard finish .....	3,500	
7	six roomed, brick veneer .....	26,500	
3	six roomed, solid brick .....	13,500	
1	over six rooms, frame-clapboard finish .....	3,000	
1	over six rooms, brick veneer .....	2,000	
<hr/> 14			\$51,500

In addition to the above, thirteen applications for loans, aggregating \$46,500 have been approved for houses which are not yet erected.

The Sudbury Housing Association, Ltd., has been incorporated, but the Company has not erected any houses under either of the Housing Acts.

### TARA.

#### HOUSES ERECTED.

No. of Houses.		Loans.	
1919	1920	1919	1920
1	1	\$4,000	\$3,500
<hr/> 1	<hr/> 1	<hr/> \$4,000	<hr/> \$3,500

### THOROLD.

#### HOUSES ERECTED.

No. of Houses.		Loans.	
1919	1920	1919	1920
1		\$1,900	
3	4	8,500	12,000
7		18,500	
<hr/> 11	<hr/> 4	<hr/> \$28,900	<hr/> \$12,000

An increase of \$250.00 has been approved in 1920 for a loan originally approved in 1919.

### TIMMINS.

#### HOUSES ERECTED.

No. of Houses.		Loans.	
1919	1920	1919	1920
1	1	\$3,000	\$3,000
<hr/> 1	<hr/> 1	<hr/> \$3,000	<hr/> \$3,000

## WALKERVILLE.

## HOUSES ERECTED.

"The Ontario Housing Act, 1919."

No. of Houses.			Loans.	
1919	1920		1919	1920
1	2	five roomed, frame clapboard finish.....	\$3,000	\$6,000
3		five roomed, frame stucco finish.....	9,000	
1		five roomed, brick veneer.....	3,000	
3		six roomed, frame clapboard finish.....	9,600	
2		six roomed, brick veneer .....	6,000	
2	9	six roomed, solid brick.....	8,000	36,500
2		over six rooms, frame stucco finish.....	6,000	
2	1	over six rooms, solid brick .....	6,000	4,000
<u>16</u>	<u>12</u>		<u>\$50,000</u>	<u>\$46,500</u>

In addition to the above, four applications for loans, aggregating \$18,000 have been approved for houses which are not yet erected.

A loan has also been approved to The Border Cities Housing Co., Ltd., for \$133,500 towards the cost of the erection of one hundred houses, and the purchase of one hundred lots. The balance of the amount required for the construction of these houses, and the purchase of the lots is being furnished under The Municipal Housing Act, 1920.

## WALKERVILLE.

## HOUSES ERECTED.

"The Municipal Housing Act, 1920."

The Border Cities Housing Co., Ltd., has erected one hundred houses of the six roomed, solid brick class. The Company has also purchased one hundred lots for \$60,000, averaging in price per lot \$600.00. The average price of each house will be about \$4,900.

## WELLAND.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, solid brick .....		\$4,500
5		six roomed, frame clapboard finish .....	\$14,200	
3		six roomed, brick veneer .....	9,000	
11	10	six roomed, solid brick .....	42 450	44,400
<u>19</u>	<u>11</u>		<u>\$65 650</u>	<u>\$48,900</u>

In addition The Housing Commission purchased three lots at \$646.331 $\frac{1}{3}$  each, totalling \$1,939; three lots at \$330.00 each, totalling \$990.00; and propose to erect houses on these lots.

An increase of \$500.00 has been made in a loan originally approved in 1919

## WHITBY.

## HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	2	five roomed, brick veneer .....		\$6,000
1	1	six roomed, frame clapboard finish.....	\$2,000	3,500
1	7	six roomed, brick veneer .....	2,800	23,500
1		over six rooms, frame clapboard finish.....	3,000	
	1	over six rooms, brick veneer .....		3,600
—	—			
3	11		\$7,800	\$36,600

An increase amounting to \$400.00 has been made in a loan originally approved in 1919.

## WINDSOR.

## HOUSES ERECTED.

“The Ontario Housing Act, 1919.”

No. of Houses.			Loans.	
1919	1920		1919	1920
4		five roomed, frame clapboard finish.....	\$12,000	
3		five roomed, frame stucco finish.....	9,000	
1		five roomed, brick veneer .....	3,000	
29	1	six roomed, frame clapboard finish.....	87,000	\$3,000
9	1	six roomed, frame stucco finish.....	27,000	3,000
10		six roomed, brick veneer .....	30,000	
39	81	six roomed, solid brick, hollow tile or concrete.....	156,000	325,500
—	—			
95	83		\$324,000	\$331,500

Of the above houses, 128 are detached, twenty semi-detached, and thirty in groups of three.

In addition to the above, seventy-two applications for loans, aggregating \$289,000 have been approved for houses which are not yet erected.

Increases amounting to \$5,000 have been made in loans originally approved in 1919.

The Housing Commission has purchased twelve and one-half acres of land (about eighty-seven lots) at a price of \$50,500. The average price per lot is \$580.46. Fifty of the above eighty-one houses are erected on this land.

## WINDSOR.

## HOUSES ERECTED.

“The Municipal Housing Act, 1920.”

No. of Houses.			Loans.	
	1920.			1920.
3		five roomed, frame clapboard finish .....		\$10,500
1		five roomed, brick veneer .....		4,000
3		five roomed, solid brick, hollow tile or concrete.....		13,500
5		six roomed, frame clapboard finish.....		17,500
4		six roomed, frame stucco finish.....		14,000
9		six roomed, brick veneer .....		36,000
41		six roomed, solid brick, hollow tile or concrete.....		184,000
—	—			
66				\$279,500



In addition to the above, eleven applications for loans, aggregating \$44,000 have been approved for houses which are not yet erected.

### WOODBIDGE.

#### HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	four roomed, frame clapboard finish .....		\$2,500
3	2	five roomed, solid brick .....	\$9,000	6,000
<hr/>	<hr/>		<hr/>	<hr/>
3	3		\$9,000	\$8,500

In addition to the above, five applications for loans, aggregating \$20,000 have been approved for houses which are not yet erected.

Increases in loans amounting to \$1,200 have been made in loans originally approved in 1919.

### WOODSTOCK.

#### HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2	6	five roomed, frame stucco finish.....	\$4,350	\$21,000
1		six roomed, frame clapboard finish.....	2,700	
3	15	six roomed, frame stucco finish.....	8,300	60,000
1		six roomed, frame stucco and shingles.....	3,000	
<hr/>	<hr/>		<hr/>	<hr/>
7	21		\$18,350	\$81,000

The Housing Commission is erecting the above twenty-one houses, and purchased twenty-one lots at a total cost of \$6,079.33. The average price per lot is \$289.49. The cost of the land is included in the above figures.

### YORK TOWNSHIP.

#### HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2	1	six roomed, frame clapboard finish .....	\$5,800	\$2,400
9	7	six roomed, brick veneer .....	24,100	22,750
29	58	six roomed, solid brick .....	95,144	240,076
<hr/>	<hr/>		<hr/>	<hr/>
40	66		\$125,044	\$265,226

Of the houses erected in 1920, sixty-two are detached, and four are semi-detached.

In addition to the above, twenty-three applications for loans, aggregating \$92,000 have been approved for houses which are not yet erected.

## REPORT OF DEPARTMENT'S TOWN PLANNERS

---

In accordance with your request, we have prepared the following report on what has come under our consideration in providing consulting advice in town planning to the municipalities operating under the Ontario Government Acts.

In reviewing these matters, it has been very gratifying to note the progress which has been made, and the way that the basic principles of housing have been accepted by the various Housing Commissions of the Province.

A large proportion of the advice which we have been able to give during the past year has been in the guidance of housing developments, in which the areas considered, and purchased, in many cases, not only provided a sufficient number of houses to care for the applications of the current year, but also for sufficient area to allow for the probable requirements of a following year to be planned for in one development. This provision for future area has not in every case been made by purchases from the housing funds, but has in some cases been made by the Housing Companies, who are holding the additional land themselves for this purpose, and in other cases, by the Municipalities who have secured it, and are holding it in a similar manner.

### SUBDIVISION OF AREAS FOR HOUSING DEVELOPMENTS.

The method of planning for the subdivision of a larger number of lots in the original plan than is required for the appropriation of one year, allows the officials of the Commission, or Company, to provide more economical housing than can be obtained by purchasing only a sufficient number of lots for the actual applications; for the reason that, first, several of the Commissions have been able to obtain their best prices from awarding tenders for groups of houses from the same plan, and in developments where sufficient space has been secured, ten to fifty houses may be located by distributing them over the property. The houses on the intermediate lots can be constructed by future contracts awarded by the Company or Commission, or by individuals in case the Commission has ceased to operate. Care in this regard will prevent in the completed development the monotony in appearance which is so often obtained by building a number of houses of the same type; second, the subdivision of a larger block of land allows that a reasonable percentage of its total area may economically provide for parks, play grounds, and open spaces of such size as would not be obtainable otherwise; and third, the arrangement of houses along the streets of a housing development can be made and controlled by the Commission in such a way that an additional variance is obtained when the plans and the elevations of the houses are necessarily somewhat similar.

### DIFFERENT TYPES OF DEVELOPMENTS.

The housing developments on which we have assisted, have taken two distinct forms, the first being where the Municipal Housing Commission have planned and executed the development themselves, and the second, where a Housing Company has been formed, taking full charge and responsibility itself for the development, under the general supervision of the Local Commission.

## COMMISSION DEVELOPMENTS.

Some of the developments upon which we have assisted the Municipal Commissions during the last year are those of Guelph, London (two), Ottawa, Sudbury, Windsor. In the Oshawa development which was planned last year, we assisted the Commission in locating forty or fifty houses which were built under two separate contracts. In allocating these houses they retained a sufficient number of lots throughout their development to insure considerable variety when these are built upon with houses of varied types. In the Lindenlea development, at Ottawa, forty or fifty houses under a single contract were similarly located.

We have felt that the conditions under which many of our Commissions have been operating during the last year, warranted us in acceding to their wishes, and assisting them in this, by studying the ultimate appearance of the project to this end, particularly as the economy effected by this method has been rather large, and as we are satisfied that the immediate effect of similarity will be lost when houses of a different type are erected on the intermediate lots.

In London, the Commission thought it wise to undertake two developments, one, that of Pine-Lawn, being planned for a cheaper type of house, near the industrial district, and that of Garfield Avenue to provide for the requirements of a better class of house in a residential section of the city.

In the Windsor development, the Commission has made the first use, which has come to our attention, of the three unit type of house, in conjunction with the detached and the semi-detached house, the latter being a combination of the detached plan. Their property, which was a parcel from an old subdivision which provided for lanes, together with other considerations, made this selection of types seem most practical.

We have found that in the consideration of undertaking a housing development by a Commission itself, care should be taken to see that, if their programme is to be limited to one development, that this development should be so located as to be central to all sections of the municipality most in need of housing, otherwise it will probably be found more satisfactory to divide the area under consideration into two or more developments, in different sections of the town, as this method would provide more happily for the local demand. Many municipalities have provided for this by caring for private applications throughout their area, in addition to their main development.

## HOUSING COMPANIES.

Among the developments which have been undertaken by Housing Companies upon which we have been called for advice, are, one in Walkerville, two in Stratford, and one in Kitchener. We have found that in all of these developments, the Companies have been inclined to go even further than actually meeting our requirements, and in some cases are planning the surroundings of the houses in view of undertaking moderate beautification of their developments. They plan to offer their services to their applicants to obtain for them further economy in matters such as planting trees and shrubs, sodding, etc., which may not be actually included with the sale of the property. The Municipal Commissions might, we think, consider this same policy, possibly in connection with their Parks Departments, where they have not already done so. The effect of this assistance will be that the development will immediately present the attractive finished appearance that a municipal undertaking of this nature should present.

## INDIVIDUAL BLOCK PLANS.

The individual block plans which have come before us during this period, have shown, on the whole, that considerable careful attention has been given to them, by the various Commissions, to insure that full information is given in accordance with the suggestions of the outline in the Report of 1919.

We think it might be well to point out that when application is received, and the block plans are submitted under the Housing Act of 1920, we feel that our disposition of its questions is generally more advisory than mandatory to the Commission. The officials of the Commissions should therefore, in future block plans, be even more careful in supplying accurate information, and make more careful note of instances where, for example, a portion of the lot has a rocky surface, or where it is located in a section through which drainage, to existing drains, is difficult, so that our advice may be of the greatest value in the case of single lots.

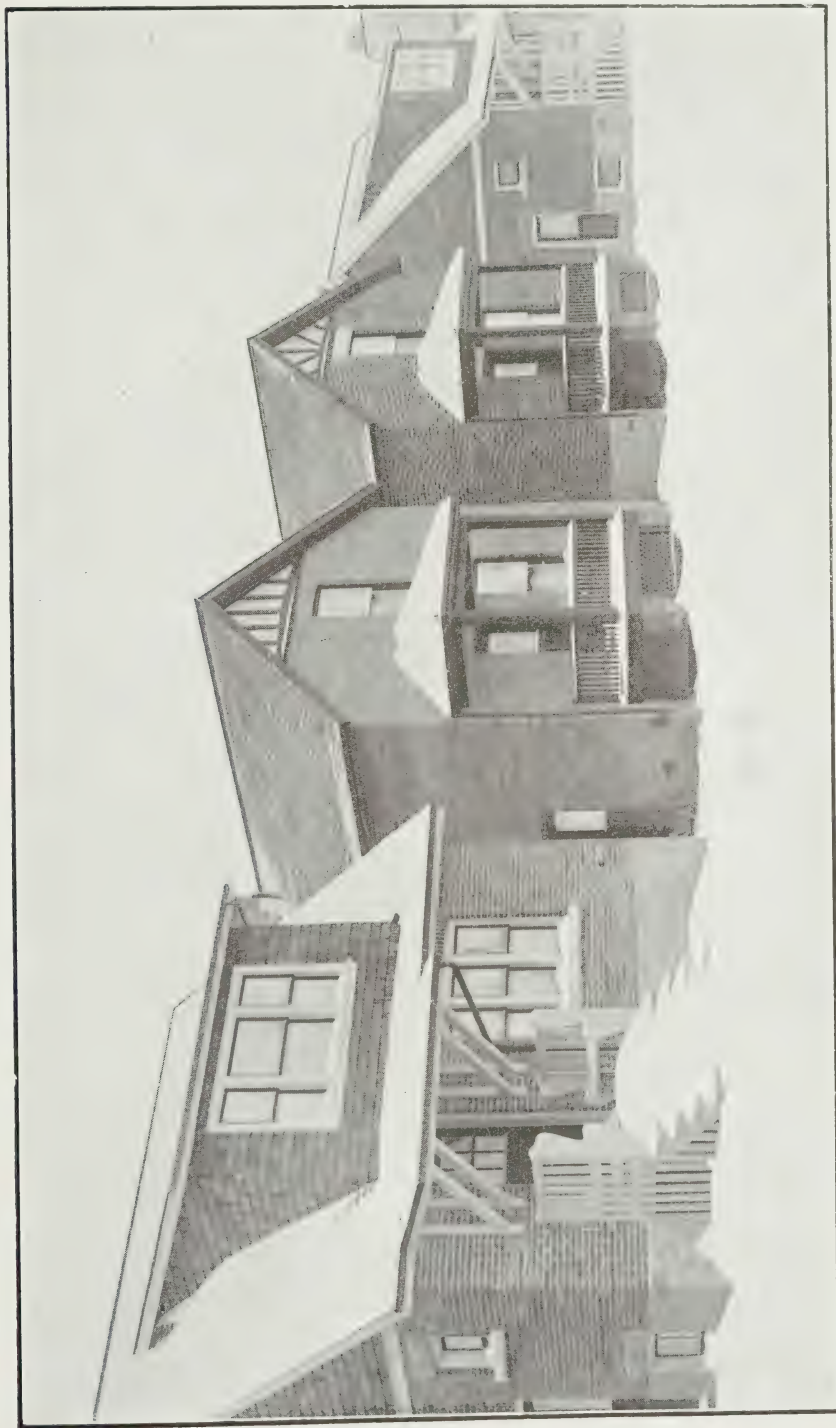
## IN CONCLUSION.

In the advice which we have given to the Commissions, and Housing Companies, by whom we have been consulted, we have endeavoured to make such suggestions as would insure the best results that governing conditions would permit. In carrying out the above duties, we wish to thank the members and officials of the Local Commissions and the various Housing Companies for the co-operation which they have given us, and to commend them for the progressive spirit with which they have undertaken and carried out their work. By this co-operation they have interpreted the ideas of your Department in housing matters, to their citizens, by the most practical method of all, that of actual building, and by the solution of their difficulties they have furnished data to your officials, from which their original ideas could either be justified or revised.

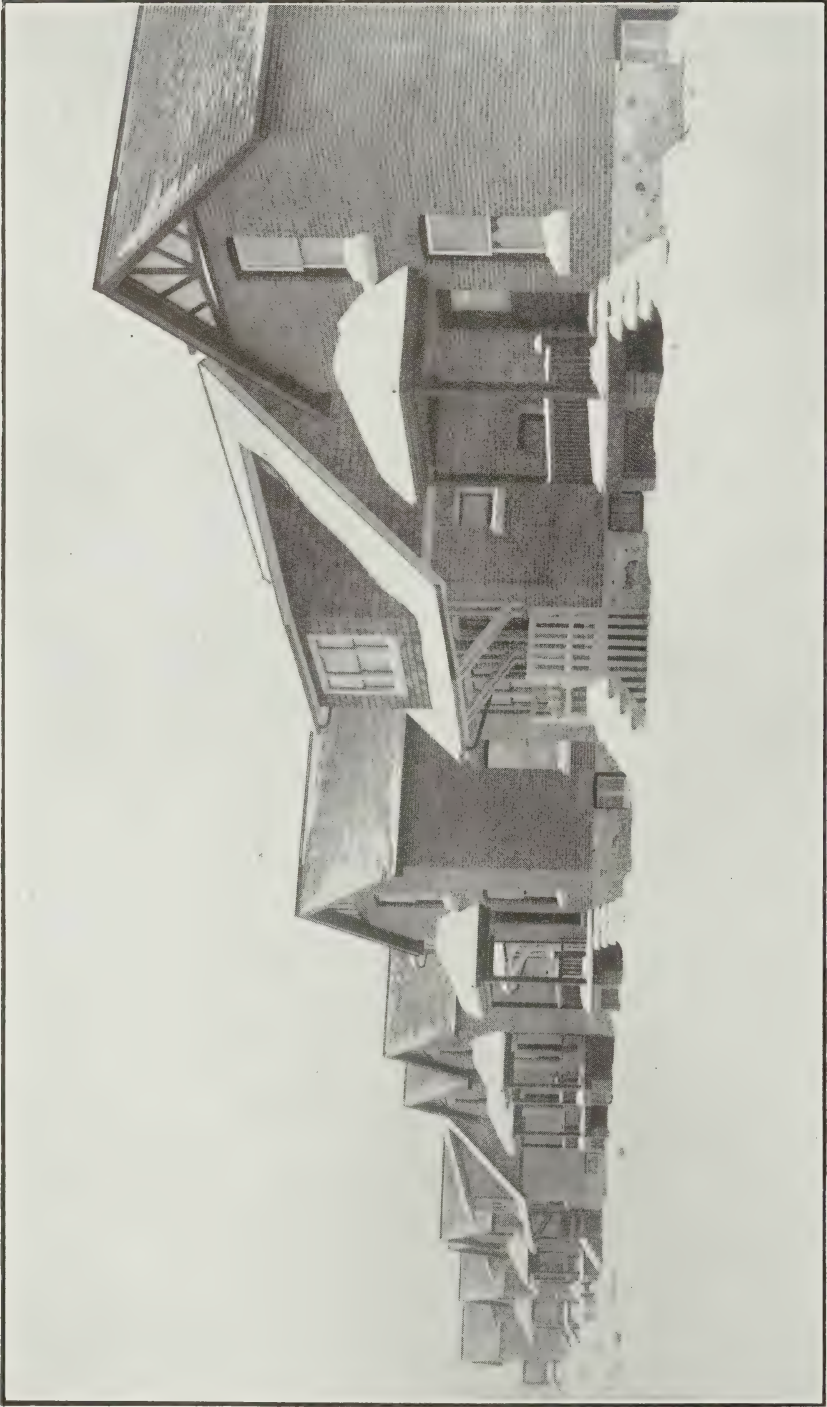
W. E. HARRIES and A. V. HALL,

*Town Planners.*





HOUSES ERECTED AT GUELPH BY GUELPH HOUSING COMMISSION.

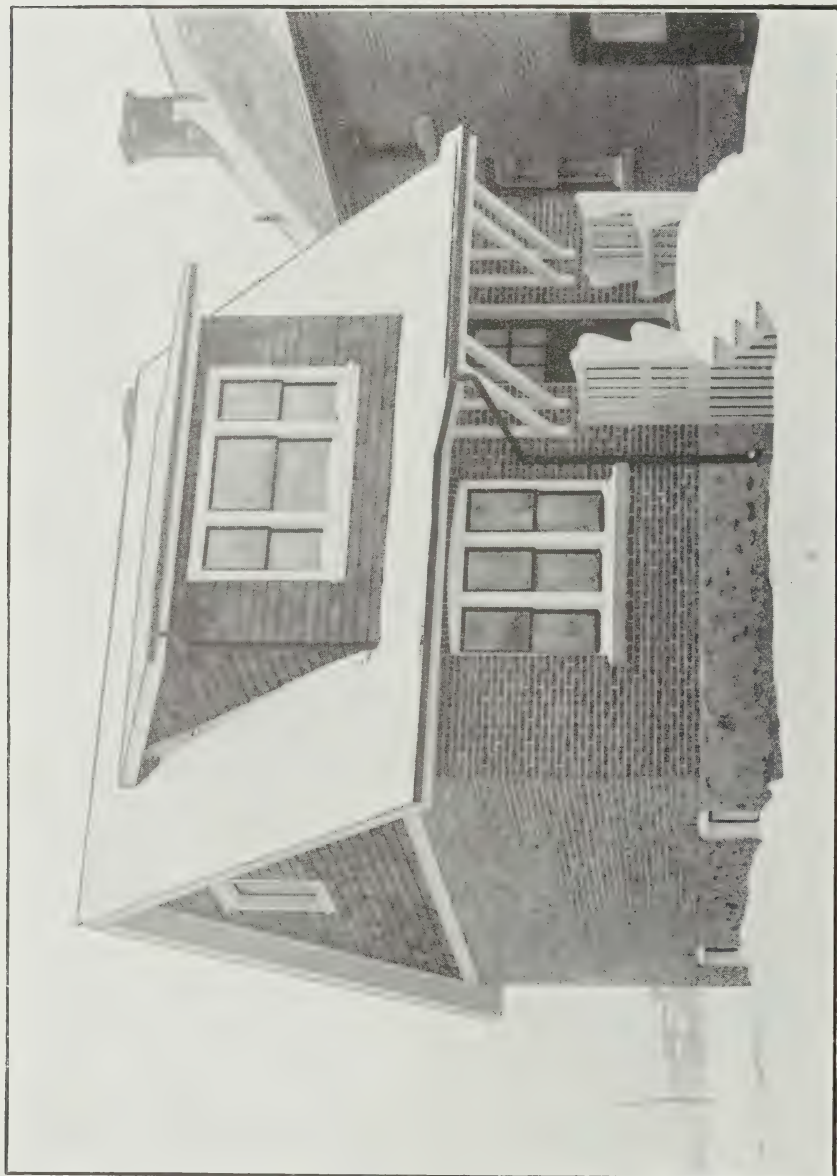


HOUSES ERECTED AT GUELPH BY GUELPH HOUSING COMMISSION.

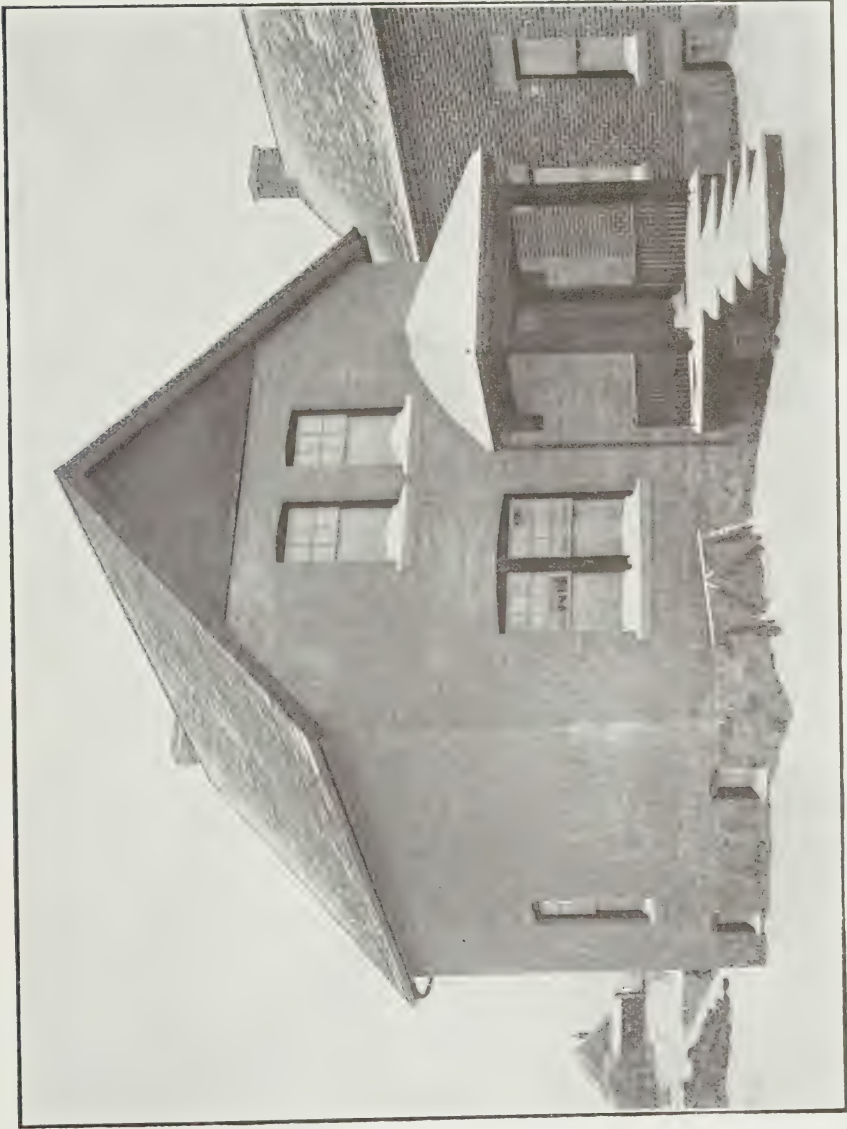




HOUSES ERECTED AT GUELPH BY GUELPH HOUSING COMMISSION.

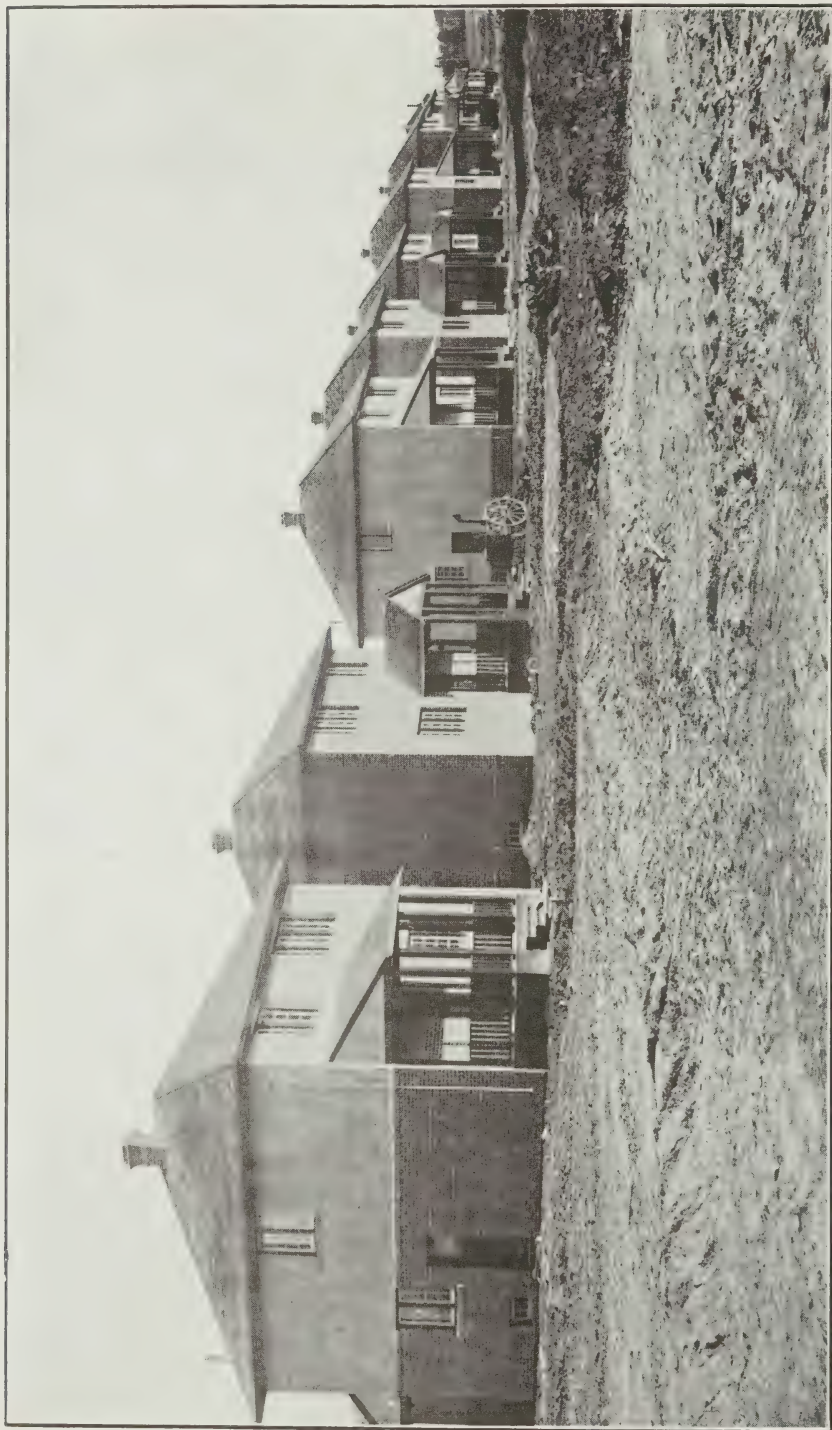


HOUSE ERECTED AT GUELPH BY GUELPH HOUSING COMMISSION.

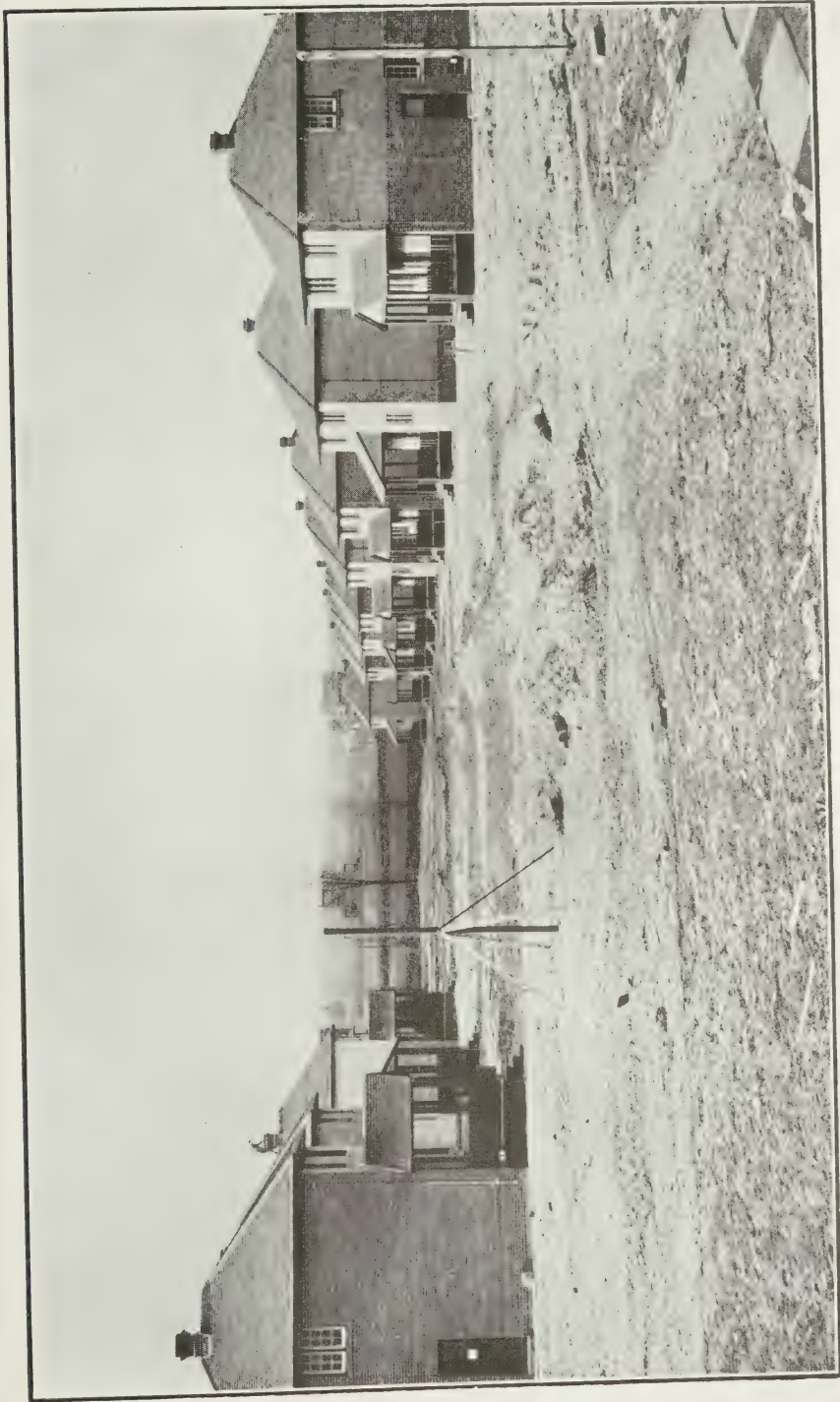


HOUSE ERECTED AT GUELPH BY GUELPH HOUSING COMMISSION.



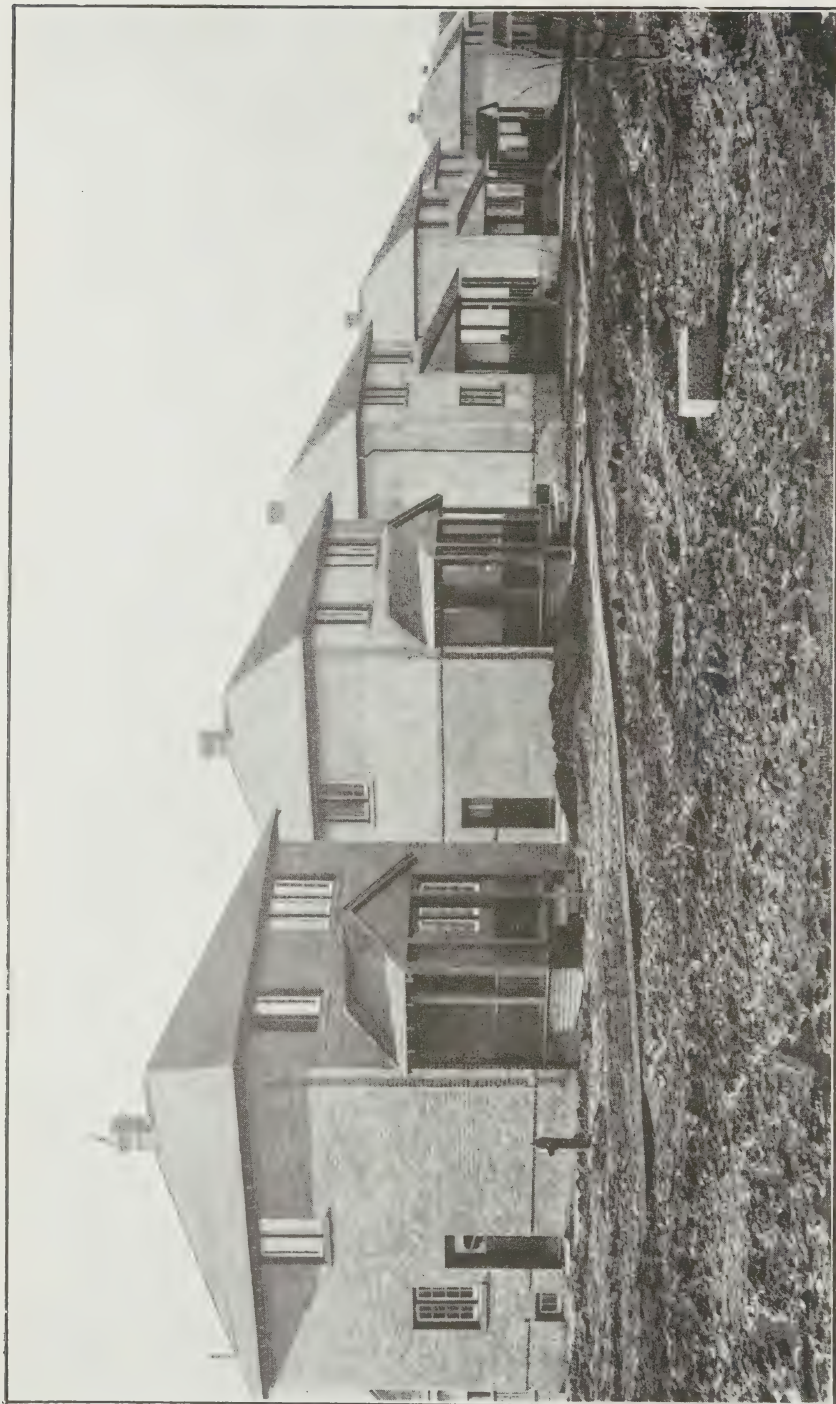


HOUSES ERECTED AT KITCHENER BY THE DOMINION RUBBER SYSTEM HOUSING CO.  
(KITCHENER), LTD.  
*Architects and Engineers, Lockwood, Greene & Co., Ltd.*



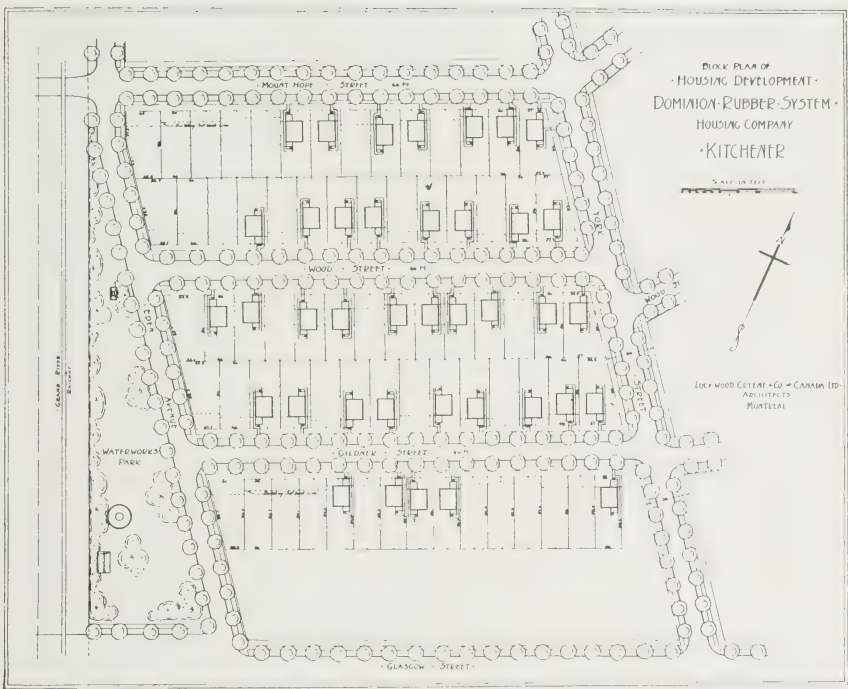
HOUSES ERECTED AT KITCHENER BY THE DOMINION RUBBER SYSTEM HOUSING CO.  
(KITCHENER), LTD.  
*Architects and Engineers. Lockwood, Greene & Co., Ltd.*





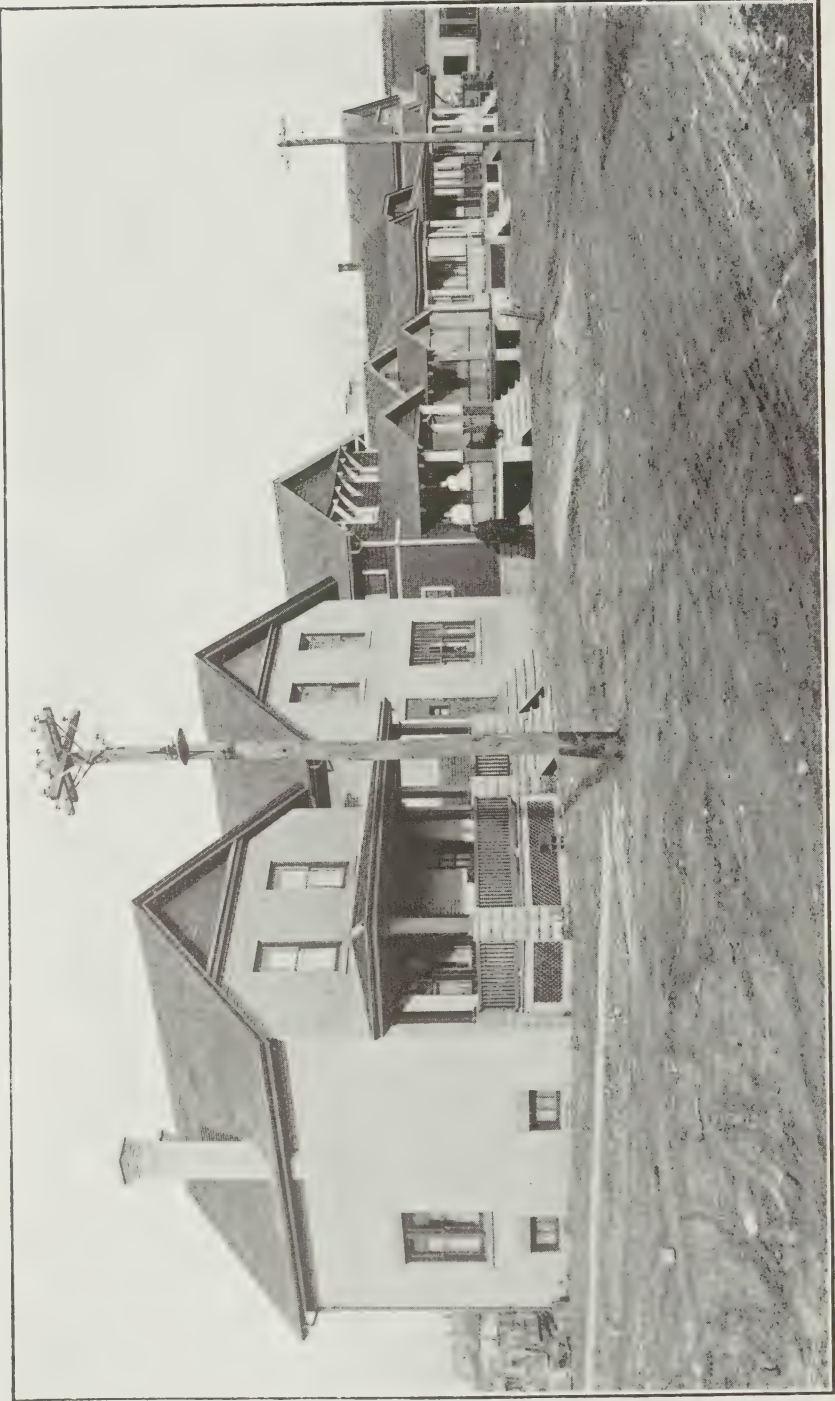
HOUSES ERECTED AT KITCHENER BY THE DOMINION RUBBER SYSTEM HOUSING CO.  
(KITCHENER), LTD.  
*Architects and Engineers, Lockwood, Greene & Co., Ltd.*



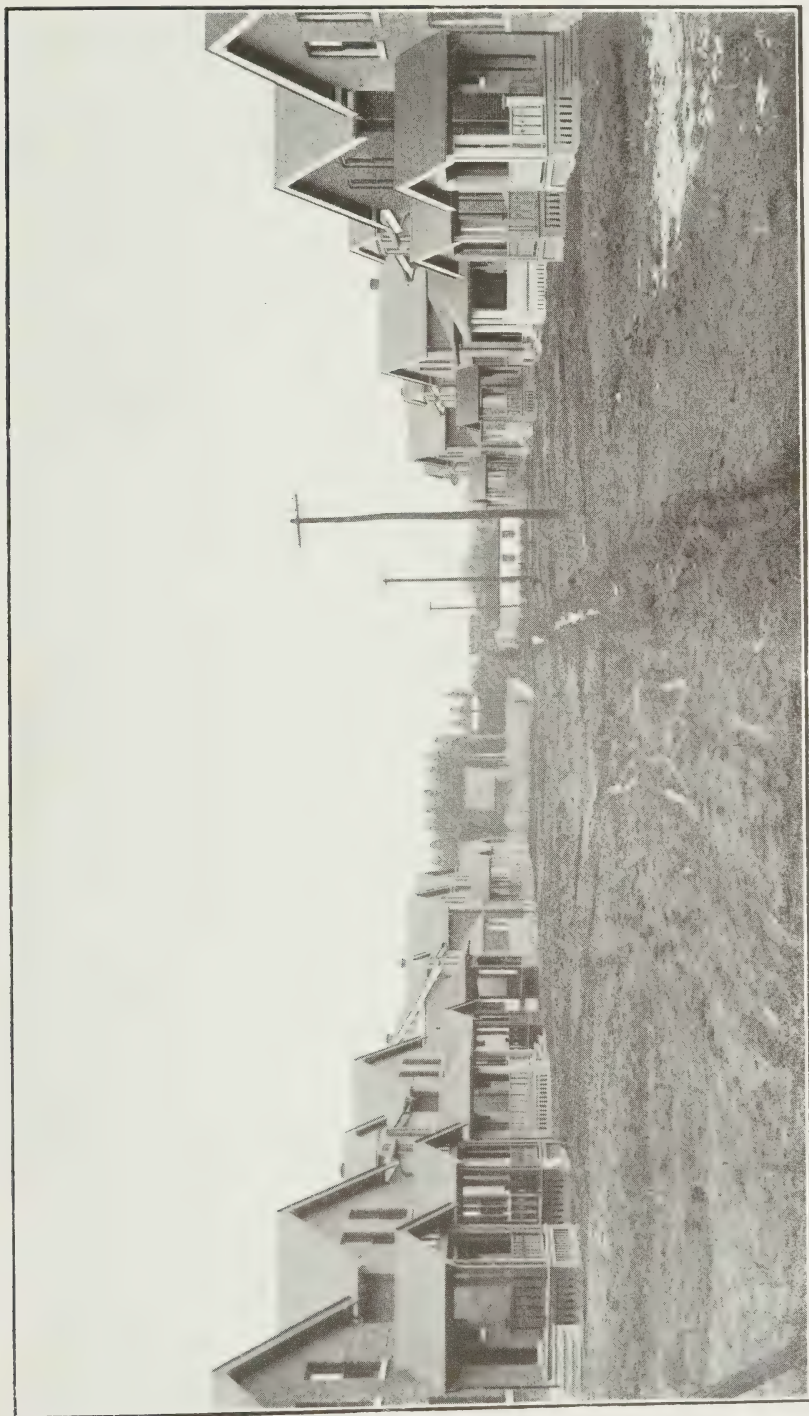


The Housing Company provide in the above plan for the dedication of streets sixty-six feet in width along their frontage. This plan shows a distribution of thirty-nine houses erected under one contract. The houses were placed according to the varied "set back" lines, the deepest set back being at the street intersections.

In this arrangement of the houses, intermediate lots were left for the erection, later, of houses of a different type. The use of a variance in materials for the exterior finish, together with the variance obtained by the "set back" lines, allowed in some cases for the allocation of three, and sometimes four, houses on adjoining lots. The Waterworks Park provides for an accessible open space for the development.

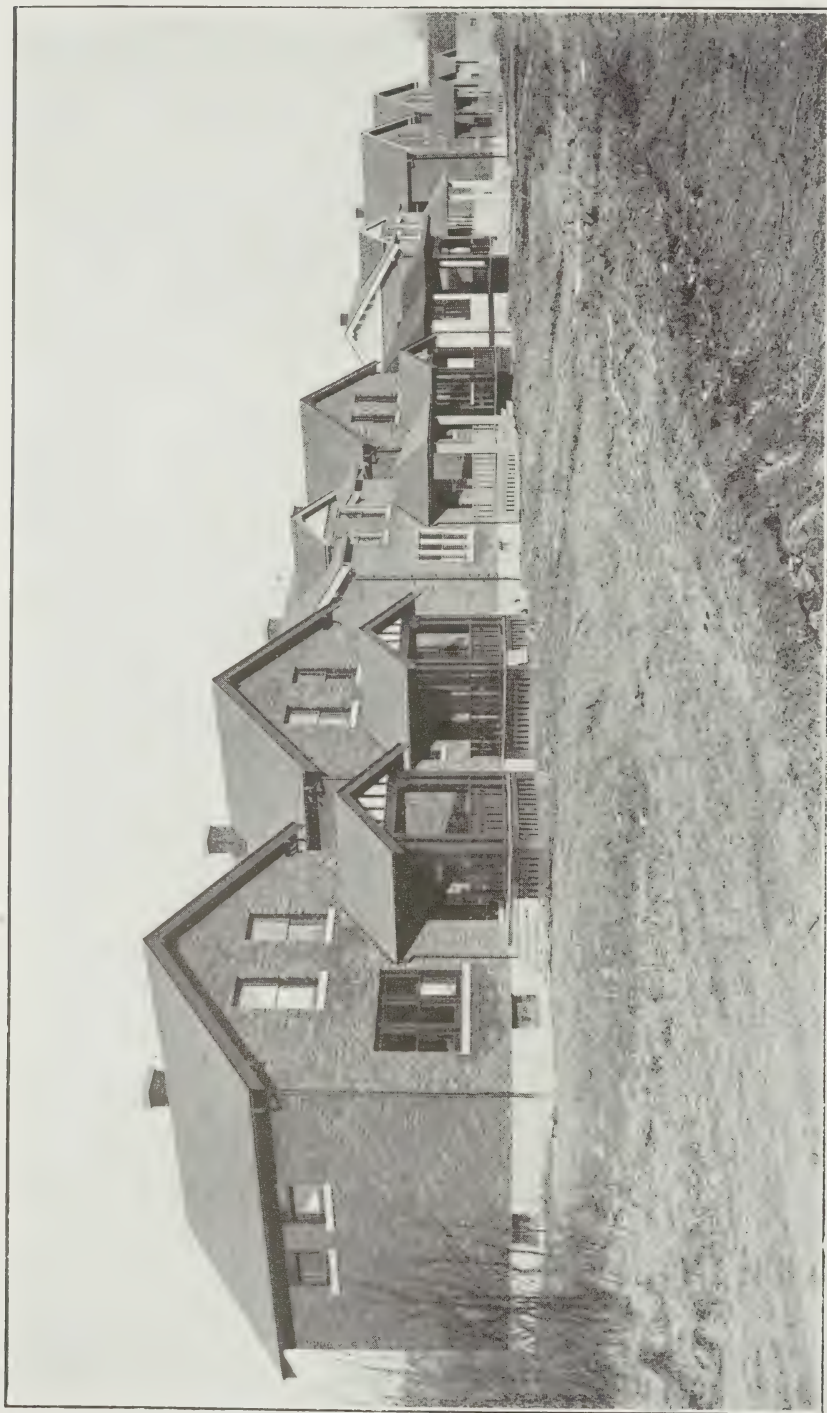


HOUSES ERECTED AT LONDON BY LONDON HOUSING COMMISSION.



HOUSES ERECTED AT LONDON BY LONDON HOUSING COMMISSION.

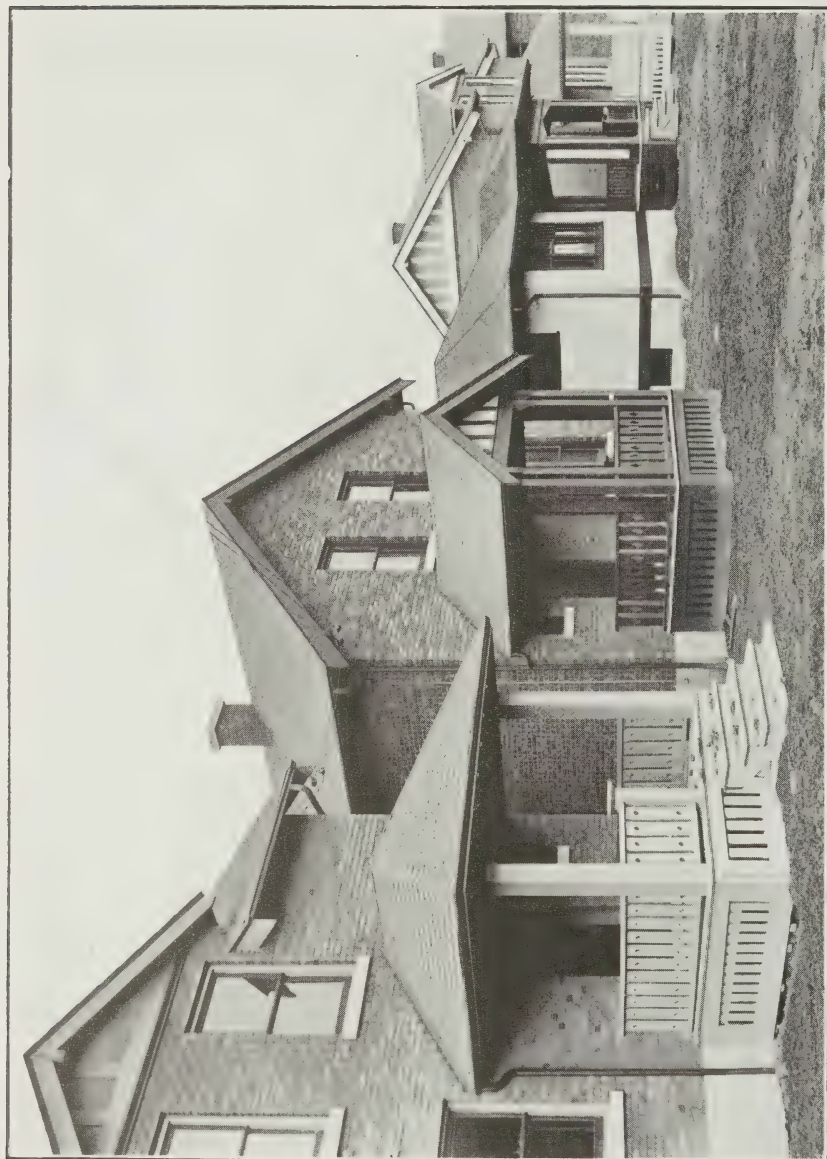




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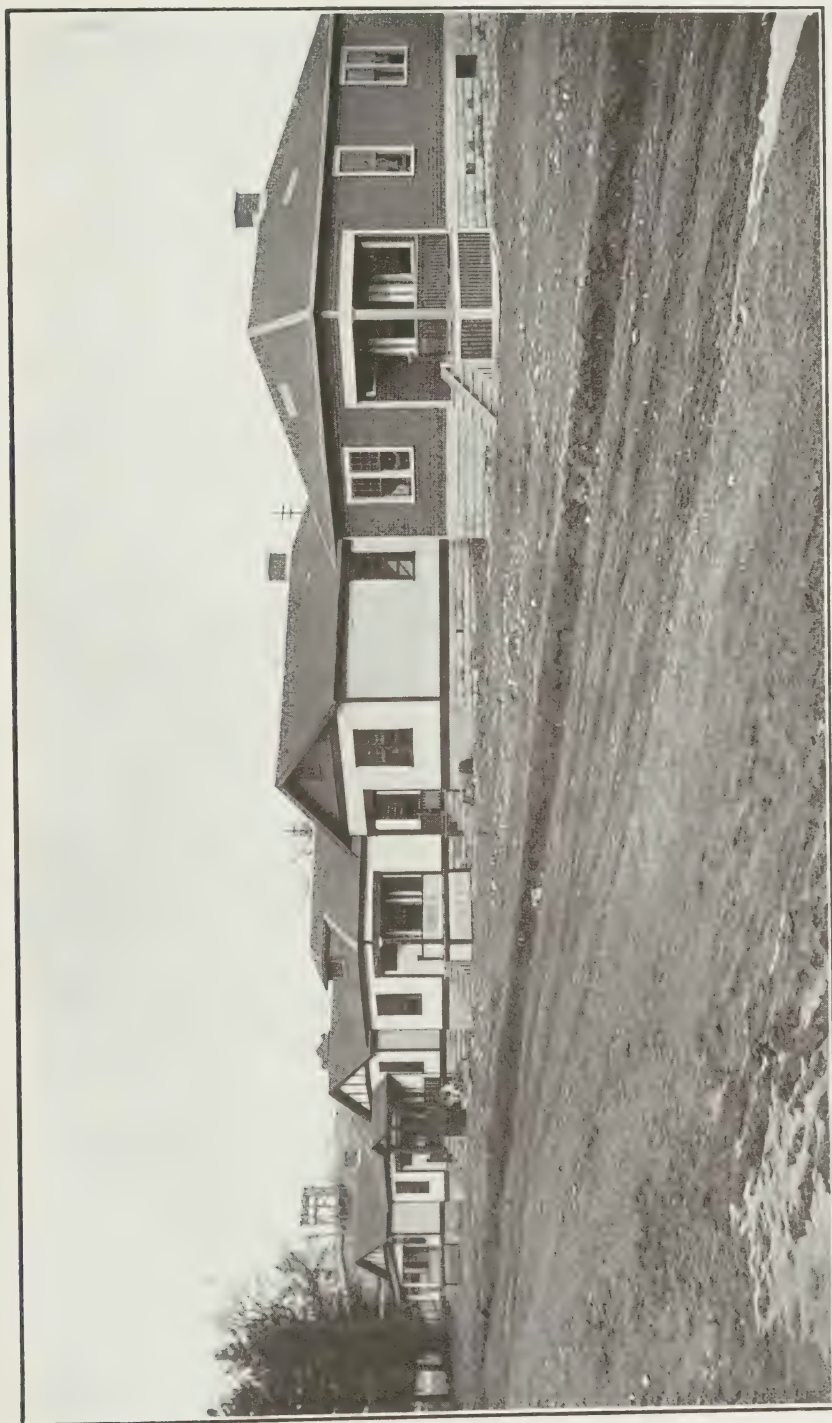


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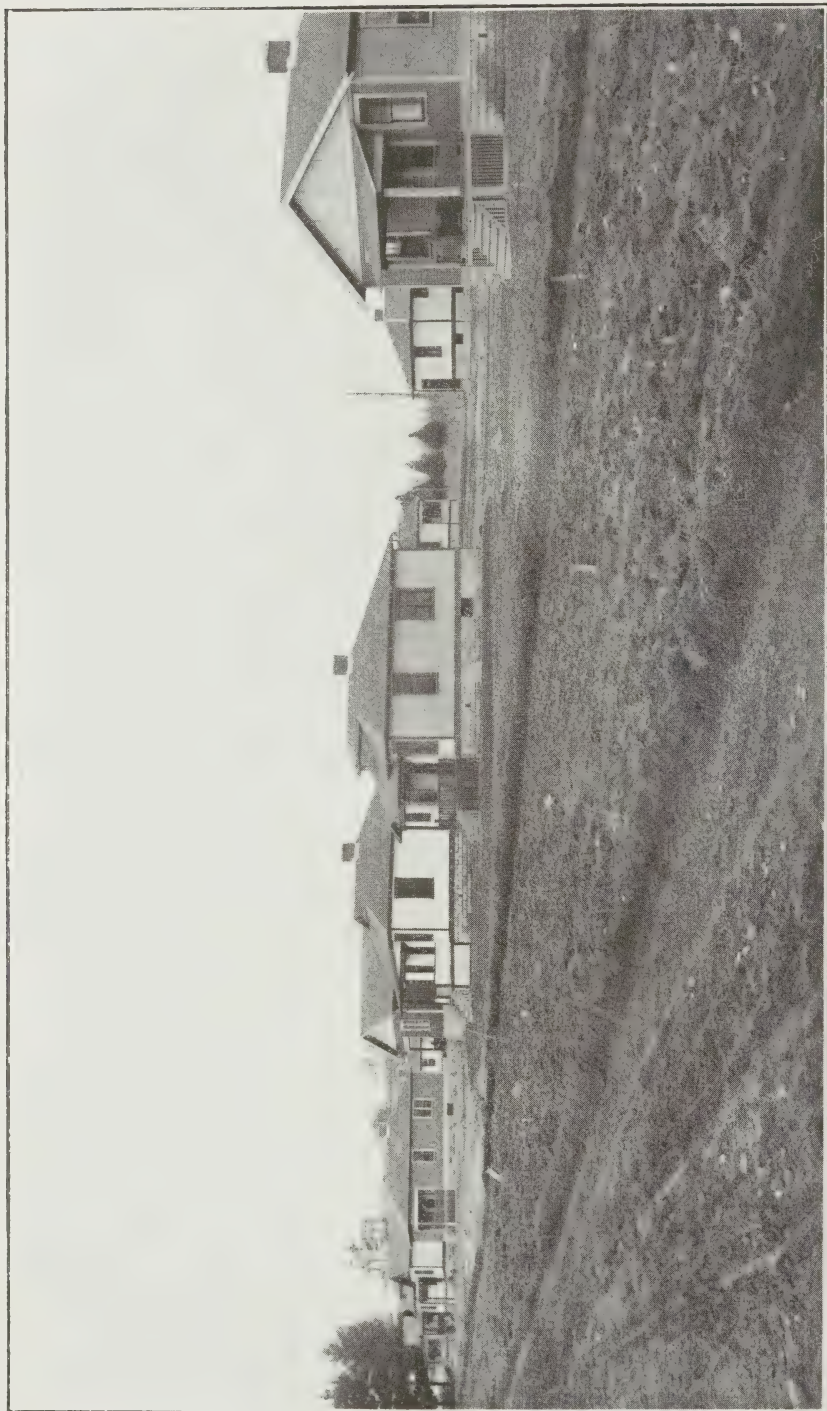


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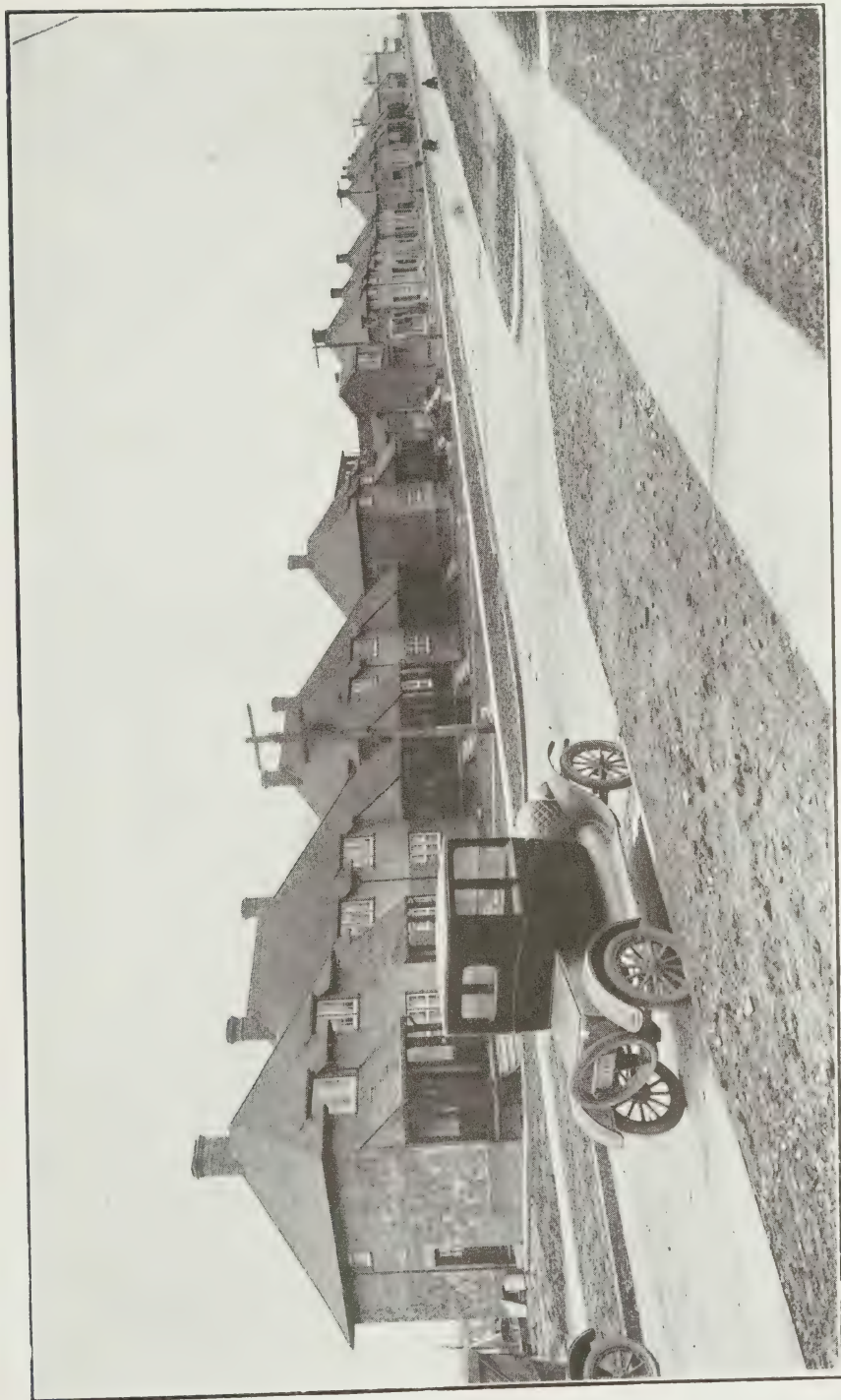




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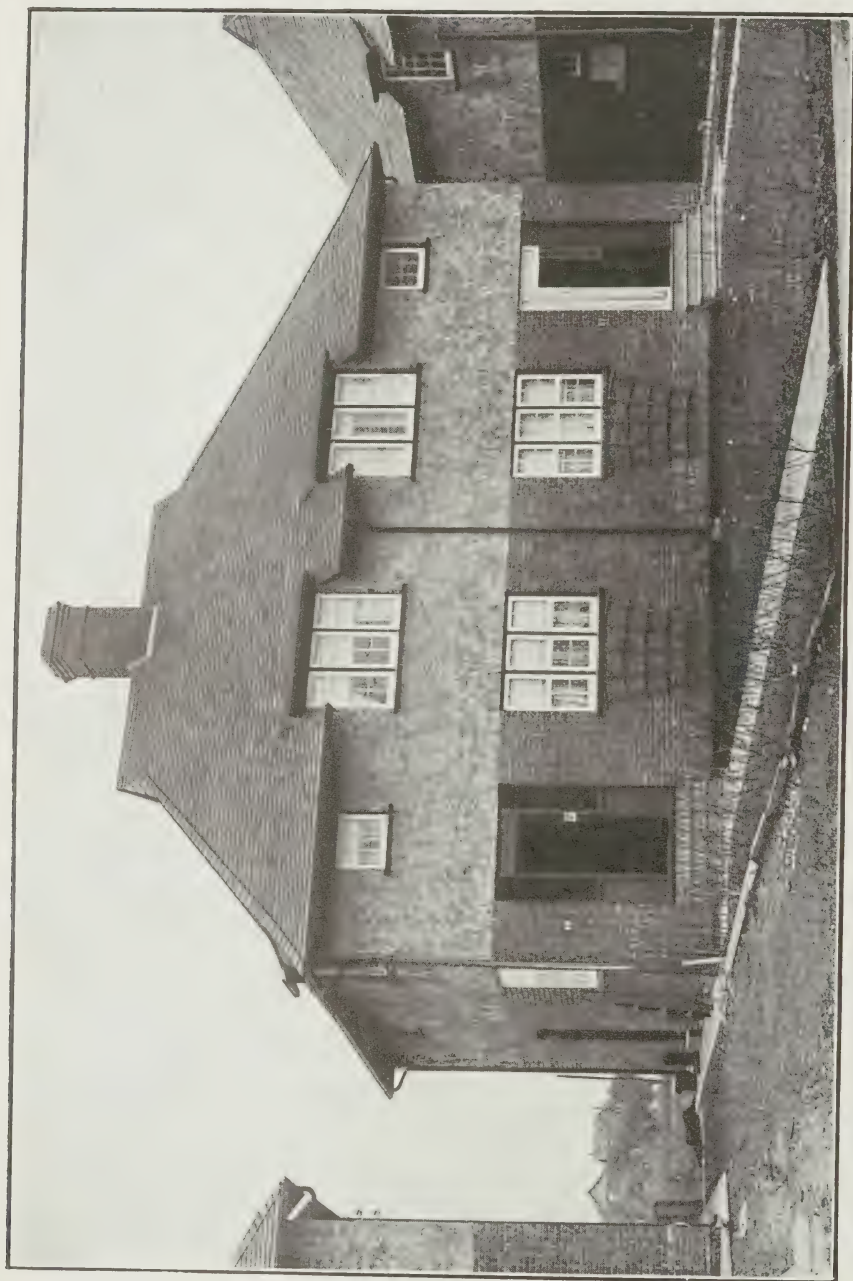


HOUSES ERECTED AT LONDON BY LONDON HOUSING COMMISSION.



HOUSES ERECTED AT NEW TORONTO BY NEW TORONTO HOUSING COMMISSION.  
*Architects and Engineers, James, Loudon & Hertzberg.*





HOUSES ERECTED AT NEW TORONTO BY NEW TORONTO HOUSING COMMISSION.  
*Architects and Engineers, James, Loudon & Hertzberg.*

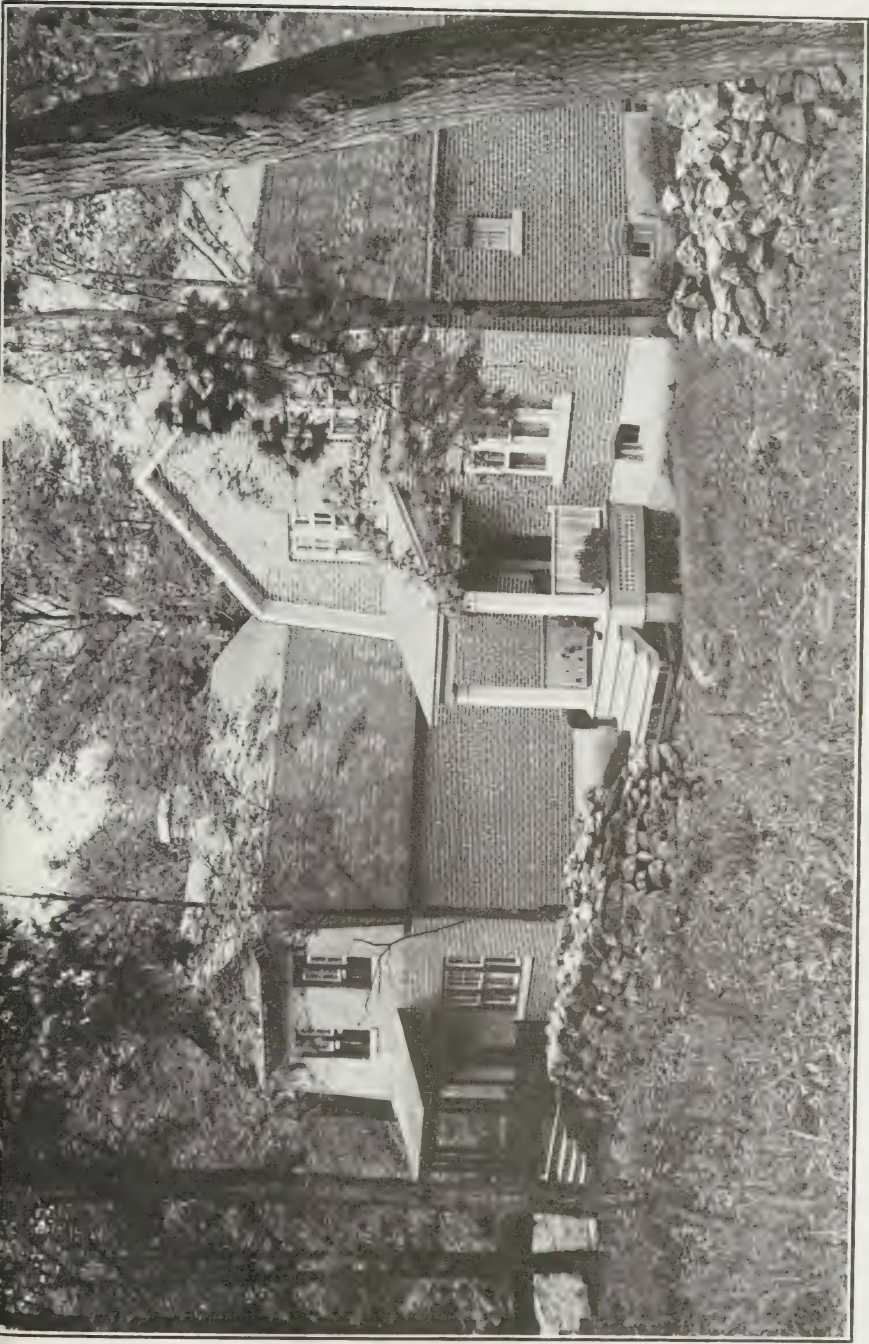


HOUSES ERECTED AT NEW TORONTO BY NEW TORONTO HOUSING COMMISSION.  
*Architects and Engineers, James, London & Hertzberg.*



HOUSES ERRECTED AT NEW TORONTO BY NEW TORONTO HOUSING COMMISSION,  
*Architects and Engineers, James, Loudon & Hertzberg.*





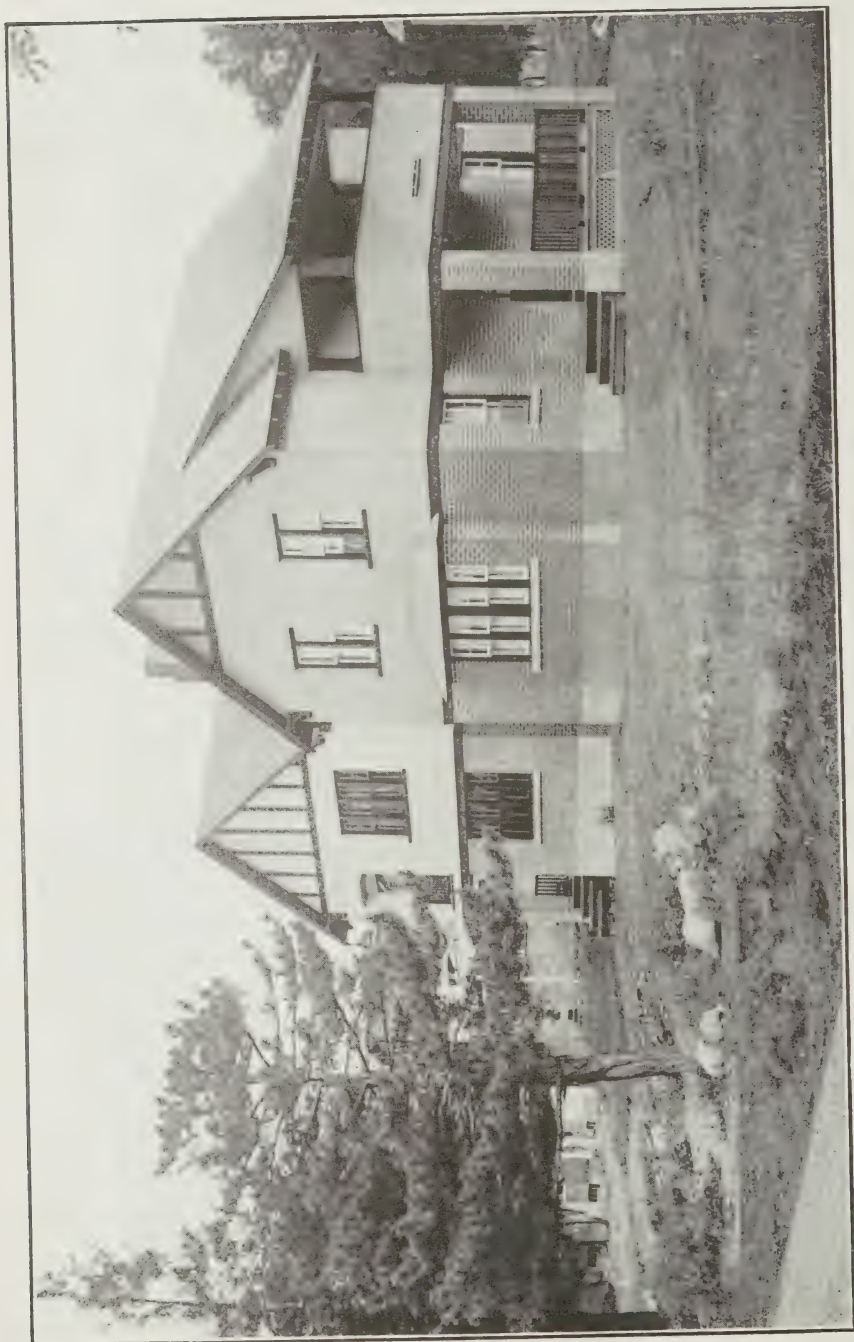
HOUSES ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.

Cost, left to right:—

\$4,200.....Seven rooms, solid brick.

\$4,000.....Six rooms, solid brick.

*F. E. Belfry, Esq., Architect.*



HOUSES ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.

Cost, left to right:—

\$4,200.....Six rooms, solid brick.

\$4,500.....Seven rooms, solid brick.

*F. E. Bellry, Esq., Architect.*





HOUSES ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.

Cost, left to right:—

\$4,800 . . . . Six rooms, solid brick.

\$3,150 . . . . Six rooms, frame.

*F. E. Bellamy, Esq., Architect.*



HOUSES ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.

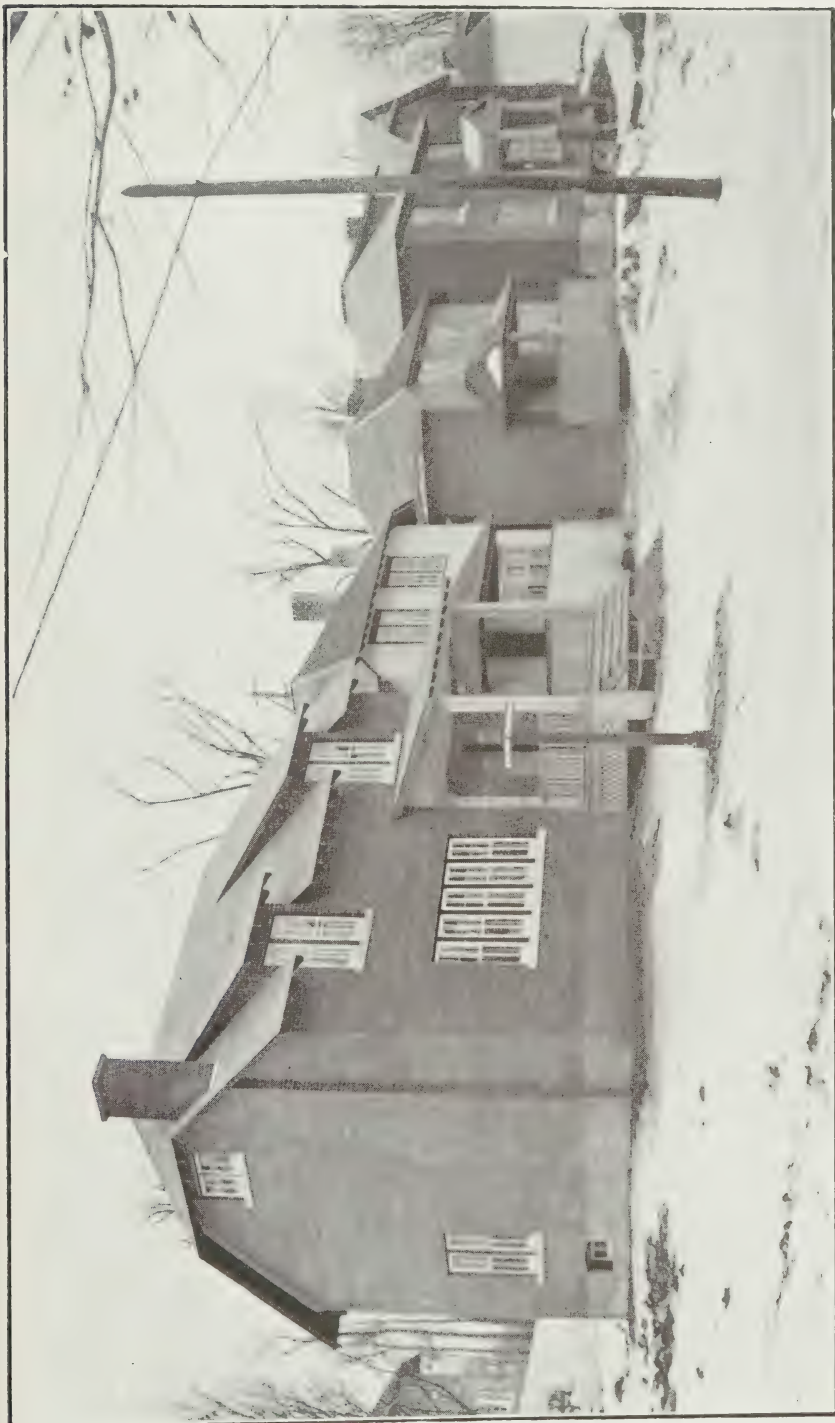
Cost, left to right:—

\$4,300....Six rooms, solid brick.

\$4,200....Seven rooms, solid brick.

\$4,000....Six rooms, solid brick.

*F. E. Belfry, Esq., Architect.*



HOUSES ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.

Cost, left to right:—

\$5,000.....Seven rooms, solid brick.

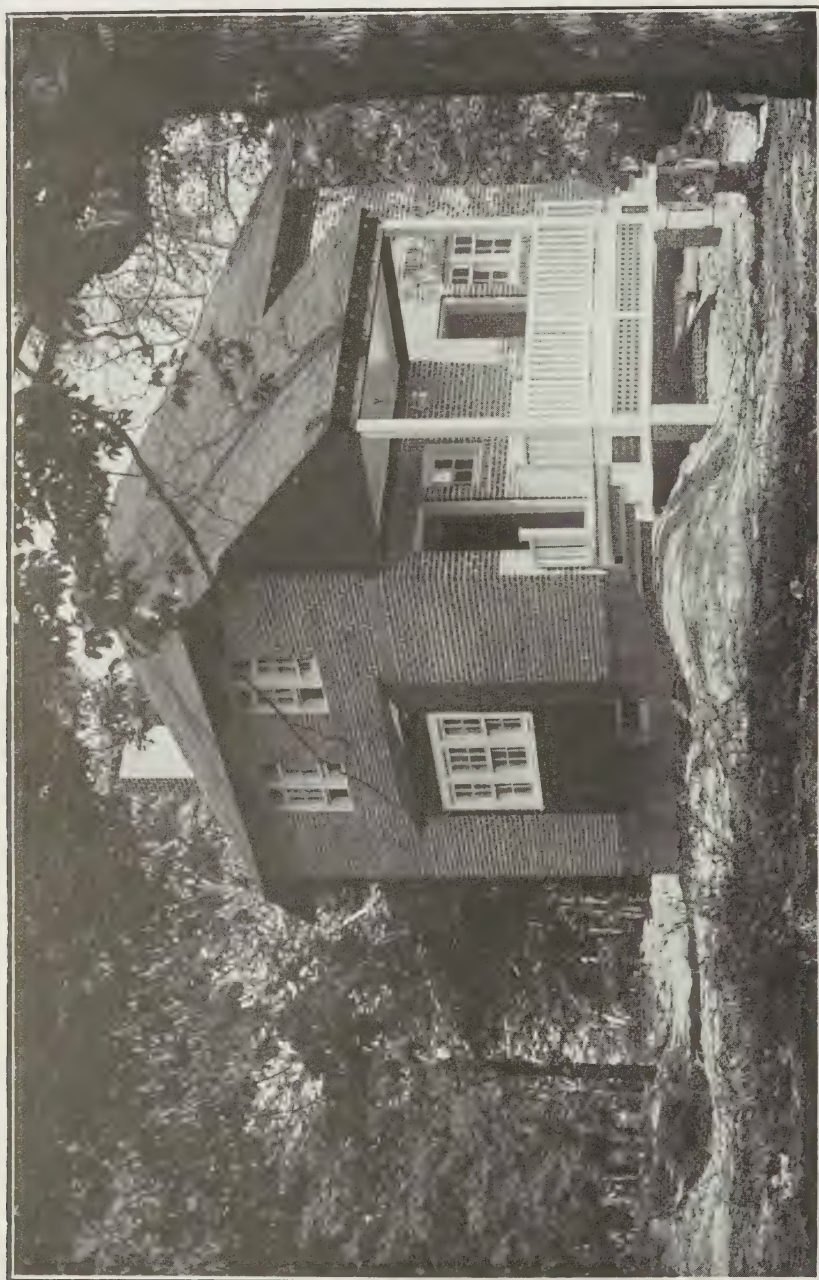
\$3,200.....Six rooms, frame.

\$3,200.....Six rooms, frame.

\$5,000.....Seven rooms, solid brick.

*F. E. Belfry, Esq., Architect.*





HOUSE ERECTED ON LANDS DEVELOPED BY OTTAWA HOUSING COMMISSION.  
Cost, \$4,800....Six rooms, solid brick.  
*F. E. Betfry, Esq., Architect.*

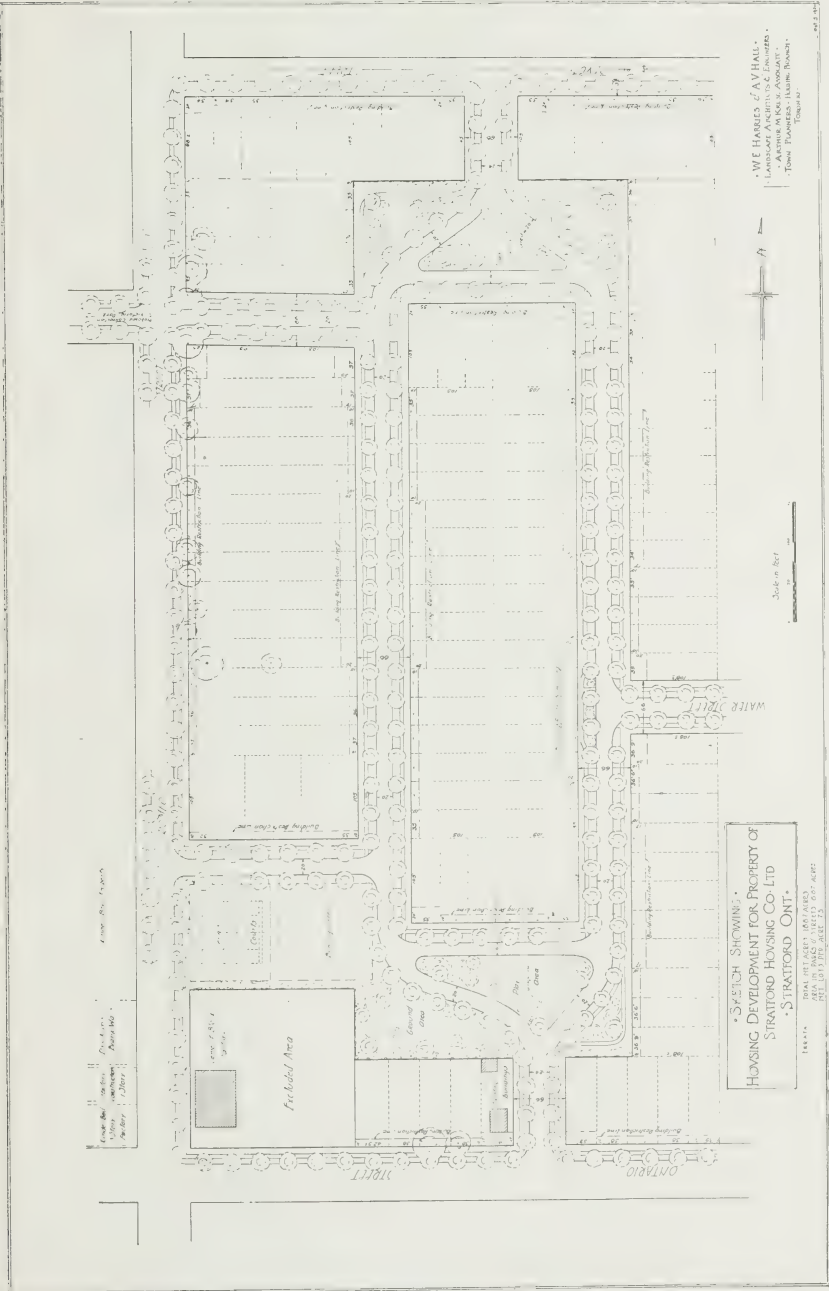


HOUSE ERECTED ON LINDENIA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.  
\$4,200. . . . Six rooms, solid brick.  
*F. E. Bell, Esq., Architect.*



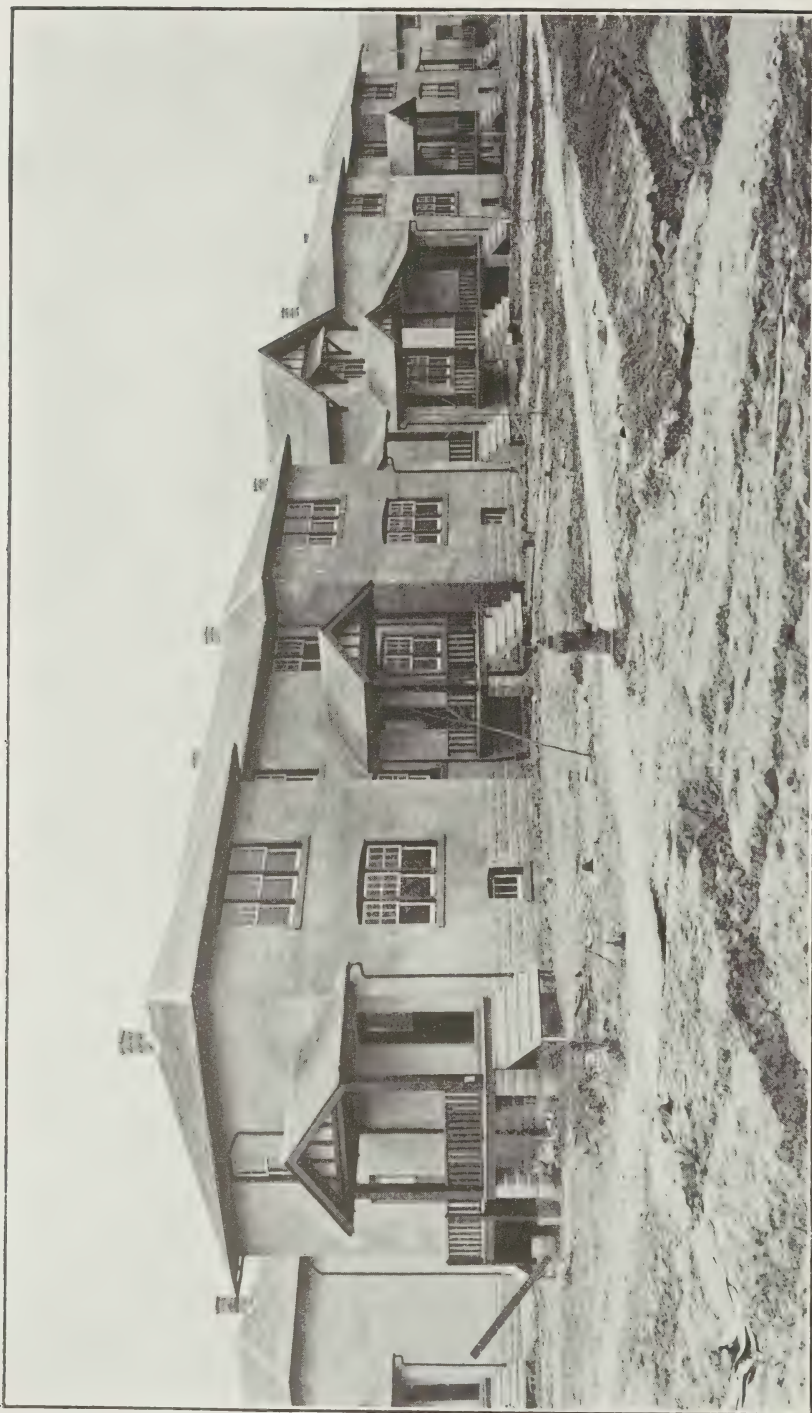


HOUSE ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.  
Cost, \$3,150....SIX ROOMS, FRAME.  
*F. E. Belfry, Esq., Architect.*



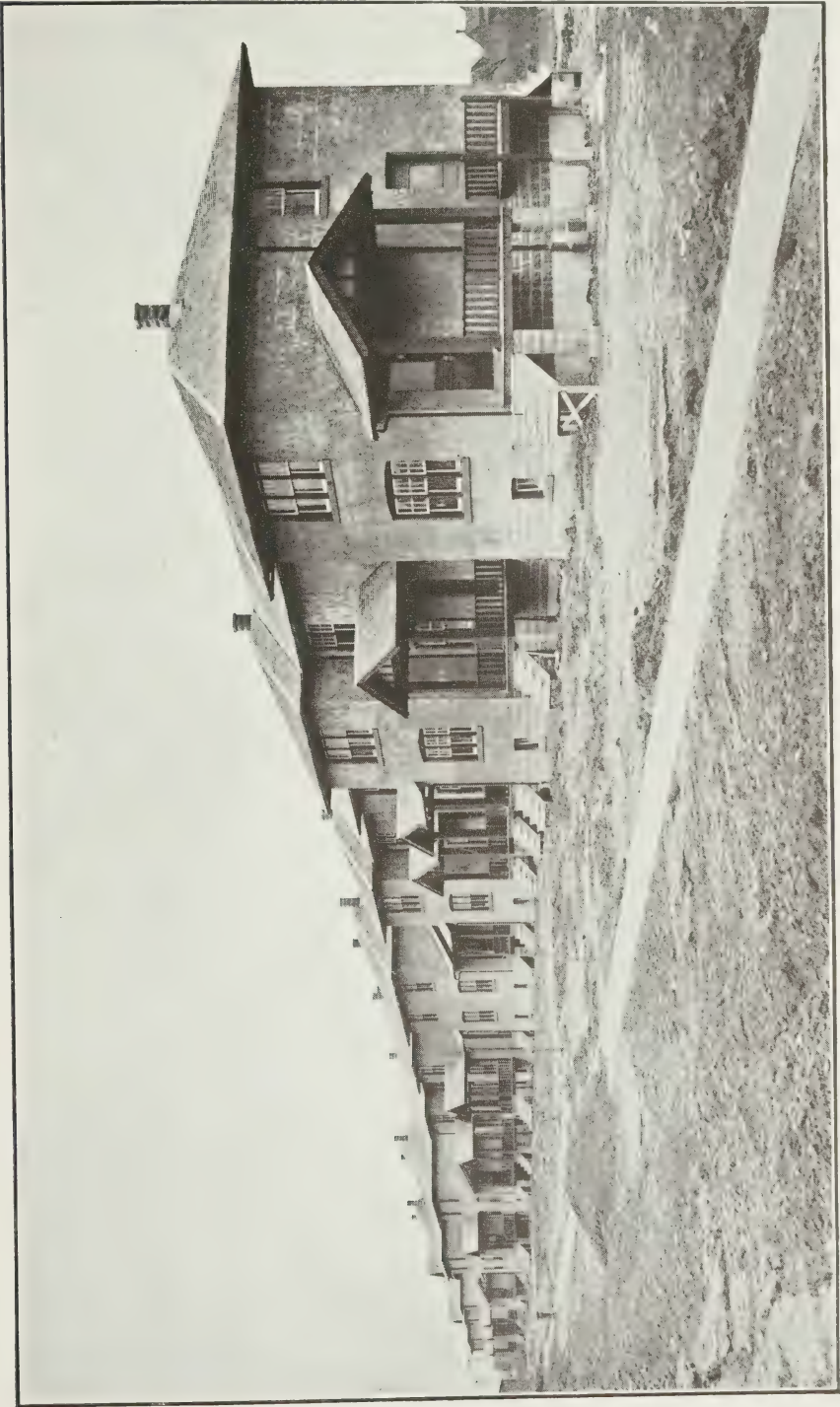
The above shows the re-subdivision of a level property previously a part of a Gridiron layout. While the new layout was restricted as to the depth and shape of the lots by this fact, provision was made for an equalized distribution of open spaces, the screening of an adjoining factory, and for the attractive treatment of its straight streets by establishing "set back" lines.

The houses placed with regard to these varied distances from the curb, will give the effect of courts along the street.

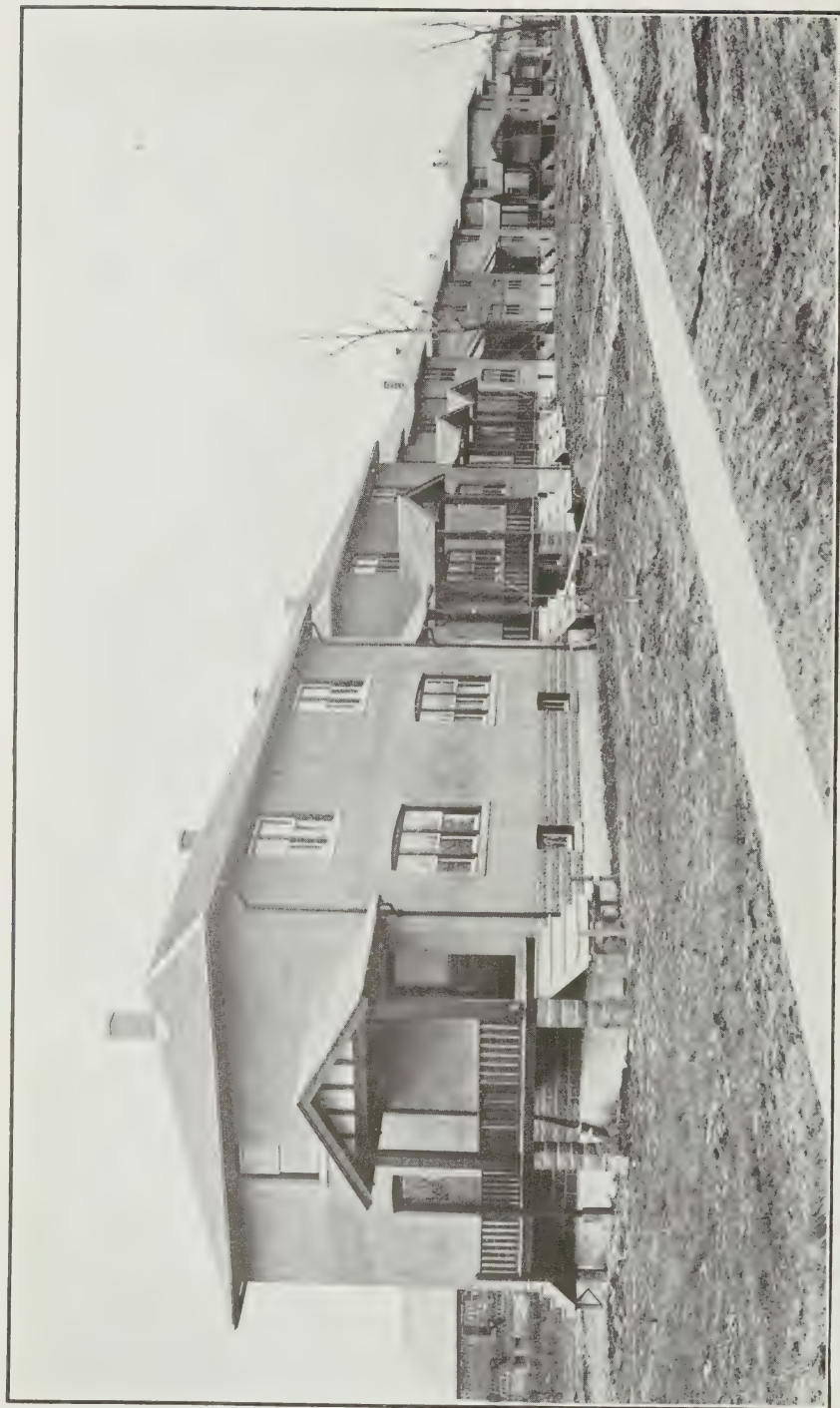


HOUSES ERECTED AT WINDSOR BY WINDSOR HOUSING COMMISSION.  
*Architect, Gilbert J. P. Jacques, Esq.*

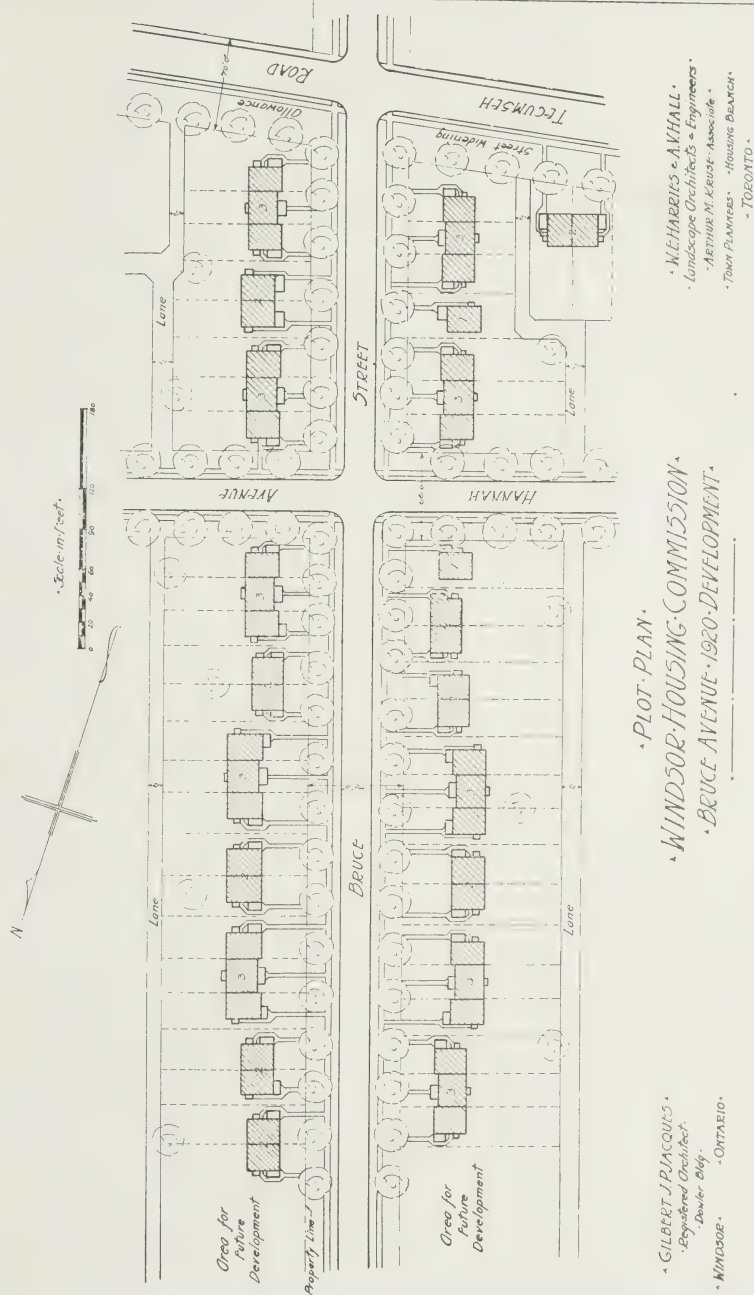




HOUSES ERECTED AT WINDSOR BY WINDSOR HOUSING COMMISSION.  
*Architect, Gilbert J. P. Jacques, Esq.*



HOUSES ERECTED AT WINDSOR BY WINDSOR HOUSING COMMISSION.  
*Architect, Gilbert J. P. Jacques, Esq.*



This block plan shows a re-subdivision of four blocks of property fronting on a street previously laid down in a large subdivision, running from an arterial highway. The resulting establishment of generous lot depths and lanes permitted the use of the "Three Unit" type of house. This plan illustrates the application of "set back" lines, and a court formed in a straight street by the use of them. The porches of the houses are so placed as to obtain views across the court, and still not obstruct the view from the others.

As the widening of Tecumseh Road seemed a consideration of the near future, the plan locates the adjoining houses in a manner to provide generously for this.

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